THE CO-OPERATIVE WHOLESALE SOCIETIES LIMITED

ANNUAL 1910

THE
CO-OPERATIVE WHOLESALE
SOCIETIES LIMITED.

ANNUAL

FOR

1910.

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1910

Published by
THE CO-OPERATIVE WHOLESALE SOCIETY
LIMITED,
1, Balloon Street, Manchester; and
THE SCOTTISH CO-OPERATIVE WHOLESALE
SOCIETY LIMITED,
Morrison Street, Glasgow.

PREFACE.

AMONG the special articles contributed to this volume that by Mr. and Mrs. Sidney Webb, "A National Crusade Against Destitution," has first place. To know that we have close upon a million paupers in the United Kingdom, and that the annual cost of the Poor Law system is nearly £20,000,000, brings instant conviction of the importance of reform in this direction, especially when it is remembered that the present administrative methods were unanimously condemned as a complete failure by the whole of the Royal Commission. The point urged is that "No new Poor Law Authority, however created and however designated, can make a success of the relief of destitution. It is the system itself which is at fault. What has happened is a complete shifting of thought. The Poor Law aims at '*relieving*' destitution when it has occurred. What public opinion now demands is that the very occurrence of destitution should be prevented."

The article which follows by Mr. W. M. J. Williams, on "Pensions and the Poor Law," is an excellent review of the Pensions Act of 1908, its scope and limitations, and gives much useful information as to disqualification and other details that have arisen since the Act came into operation.

In "The Conflict of Capitalism and Democracy," by Mr. P. Redfern, the author surveys a wide field, seeking to discern main forces and discover their lines of advance. A review of the present social situation leads to a brief sketch of its historical developments. Capitalism is thus revealed as the spirit of ancient oligarchy creating dominion for the few under modern economic circumstances, and therefore inevitably in conflict with the younger force of democracy. After indicating the real control of society by the rich, the writer reviews and discusses the Labour Movement, Socialism, and Co-operation as instruments for "subordinating the capitalist to humanity." Under the name of "Co-operation" he sees three distinct ideas: Co-operation of workers, for workers; Co-operation for Co-operators; and Co-operation of consumers as one means among many for attaining

a better state of society for all. The writer closes with an appeal for a profound yet sober enthusiasm for the weal of common humanity.

The work of French market gardeners has received considerable attention recently, and Mr. E. Givskov contributes an article dealing with the subject, giving many details concerning the special methods adopted and the expense of applying them. The results are frequently astonishing, but they are obtained at such a cost in money, and assiduous and unremitting toil, that little or no emulation can be expected from small holders in Great Britain.

Mr. Coates's account of "The Great Social Awakening of the Ottoman Empire" goes exhaustively into the history of events that culminated in the revolution of 1908, and concludes: "The struggle for Freedom, Liberty, and Equality has opened up illimitable vistas of promise and hope to the Ottoman people, and a future greater than even the world's greatest seers could ever have ventured to foretell."

Another timely article is that by Mr. Hilaire Belloc, who writes upon "The Place of a Peasantry in Modern Civilisation." Basing his observations upon the definition of peasants as those who enjoy political freedom, are attached to a locality, and have a major interest in the direct produce of the soil, the author discusses the social aspect and other elements in the life of a peasantry. The limitations and advantages of such a class are also touched upon, and also its value to the State.

Of all the contributions Mr. Chiozza Money's upon "British Budget-Making" will prove of most immediate interest in the face of the present political situation. After a survey of the distribution of British wealth, the principle of taxation, and the reasons for the raising of money, Mr. Money criticises the Budget in detail, and furnishes the reader with much food for reflection.

Altogether we believe and hope that our friends will find our efforts to provide literary fare that shall be interesting and serviceable are again successful.

THE COMMITTEE.

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Balloon Street and Garden Street.
Drapery Warehouse, Balloon Street.
Dantzic Street.
Trafford Bacon Factory and Wharf.
Newcastle—
West Blandford Street.
Waterloo Street and Thornton Street.
Quayside.
Stowell Street.
Pelaw.
London—
Leman Street. Grove Street.
Bacon Stoves. Tea Department.
Bristol Depôt.
Brislington Butter Factory.
Cardiff Depôt.
Northampton Saleroom.
Nottingham Saleroom.
Birmingham Saleroom.
Huddersfield Saleroom.
Limerick Depôt.
Armagh Depôt.
Tralee Egg and Butter Depôt.
,, Bacon Factory.
Typical Irish Creamery (Bunkay).
Crumpsall Biscuit, Sweet, &c., Works.
Middleton Junction Preserve, Marmalade, and Peel Works.
Middleton Junction Vinegar Brewery and Pickle and Sauce Factory.
Wisbech Fruit Depôt.
Leicester Wheatsheaf Boot and Shoe Works.
,, Duns Lane Boot and Shoe Works.
Enderby Boot and Shoe Works.
Heckmondwike Boot, Shoe, and Currying Works.
Rushden Boot and Shoe Works.
Irlam Soap, Candle, and Glycerine Works.
Silvertown (London) Soap Works.
Dunston-on-Tyne Soap Works.
Batley Woollen Cloth Factory.
Leeds Clothing Factory.
,, Brush and Mat Works.
Luton Cocoa and Chocolate Works.
Dunston-on-Tyne Flour Mill.
Silvertown (London) Flour Mill.
Sun Flour and Provender Mills, Trafford Wharf.
Star Flour Mill, Oldham.
Avonmouth (Bristol) Flour Mill.
Silvertown (London) Productive Factory.
Broughton (Manchester) Cabinet, Tailoring, Mantle, Shirt, Underclothing, &c., Factories.
Desborough Corset Factory.
Longsight (Manchester) Printing Works.
Leicester Printing Works.
Hartlepool Lard Refinery and Hide and Skin Factory.
Littleborough Flannel Factory.
Manchester Tobacco Factory.
Hucknall Huthwaite Hosiery Factory.
Bury Weaving Shed.
Keighley Ironworks.
Dudley Bucket and Fender Works.
Birtley Tinplate Works.
Longton Crockery Depôt.
Pontefract Fellmongering Works.
Esbjerg (Denmark) Depôt.
Herning Bacon Factory.
Sydney Oil and Tallow Factory.
Denia (Spain) Depôt.
S.S. "Fraternity."
S.S. "New Pioneer."
Roden Convalescent Home.
,, Tomato Houses.
Nugawellà Tea Factory.
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Bridge across the River Mahaweliganga.

SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY.

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Registered Office and Furniture Warehouse, 95, Morrison Street, Glasgow.
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Kilmarnock Grocery and Provision Warehouse, Grange Place.
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Productive Works, Shieldhall, Govan.
Shieldhall (New Front).
Chambers Street, Edinburgh.
Calderwood Castle and Estate.
Boot Factory, Shieldhall.
Cabinet Factory, Shieldhall.
Chemical Department, Shieldhall.
Dining-rooms and Ready-made Clothing Factory, Shieldhall.
Chancelot Roller Flour Mills, Edinburgh.
Regent Roller Flour Mills, Glasgow.
Junction Mills, Leith.
Ettrick Tweed Mills, Selkirk.
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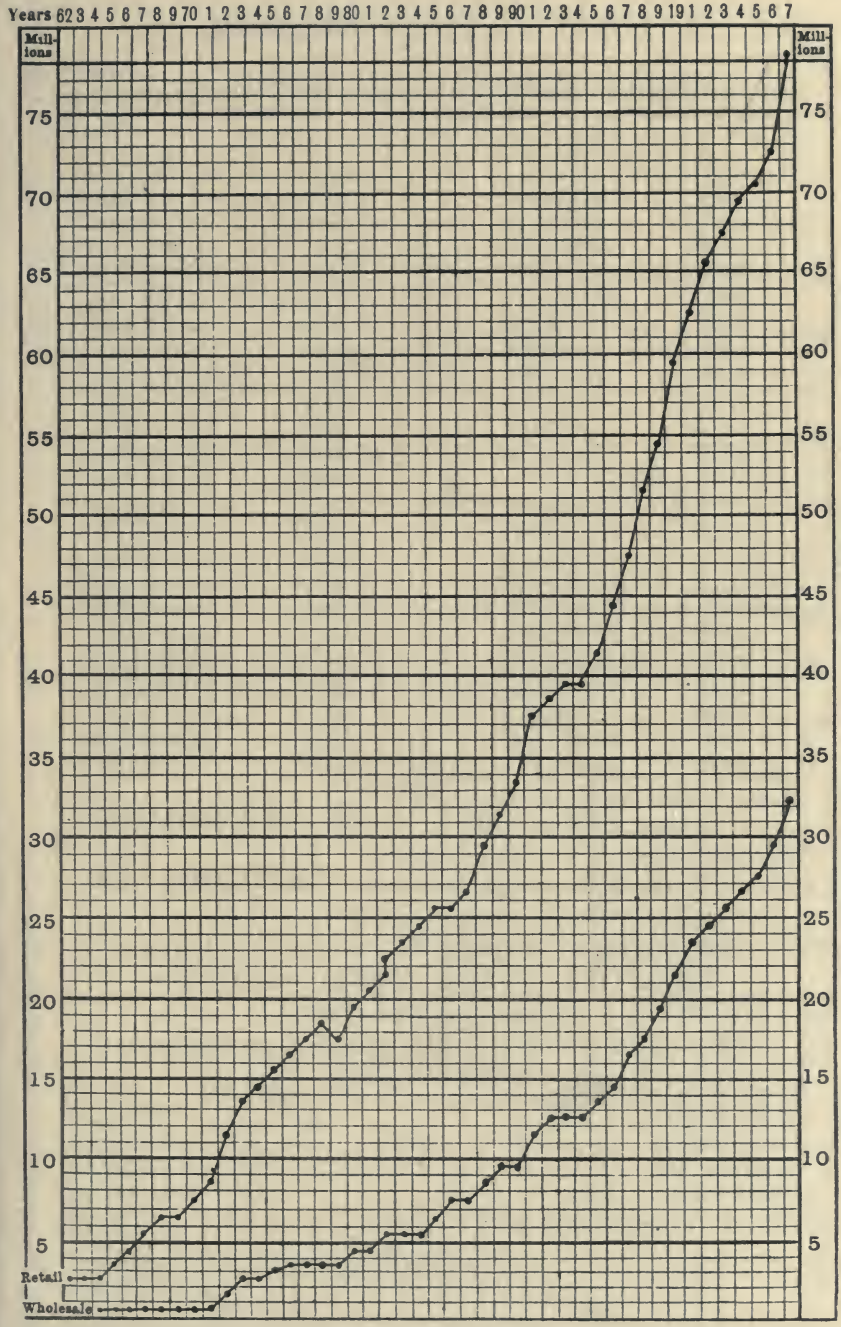


FORTY-SIX YEARS' PROGRESS
OF
Co-operative Societies in the United Kingdom.

Years.	Sales. £	Years.	Sales. £
1862	2,333,523	1885	31,305,910
1863	2,673,778	1886	32,730,745
1864	2,836,606	1887	34,483,771
1865	3,373,847	1888	37,793,903
1866	4,462,676	1889	40,674,673
1867	6,001,153	1890	43,731,669
1868	7,122,360	1891	49,024,171
1869	7,353,363	1892	51,060,854
1870	8,201,685	1893	51,803,836
1871	9,463,771	1894	52,110,800
1872	13,012,120	1895	55,100,249
1873	15,639,714	1896	59,951,635
1874	16,374,053	1897	64,956,049
1875	18,499,901	1898	68,523,969
1876	19,921,054	1899	73,533,686
1877	21,390,447	1900	81,020,428
1878	21,402,219	1901	85,872,706
1879	20,382,772	1902	89,772,923
1880	23,248,314	1903	93,384,799
1881	24,945,063	1904	96,263,328
1882	27,541,212	1905	98,002,565
1883	29,336,028	1906	102,408,120
1884	30,424,101	1907	111,239,503

TOTAL SALES IN THE FORTY-SIX YEARS, 1862 TO 1907..... **£1,840,690,052**

TOTAL PROFITS IN THE FORTY-SIX YEARS, 1862 TO 1907..... **£175,546,479**

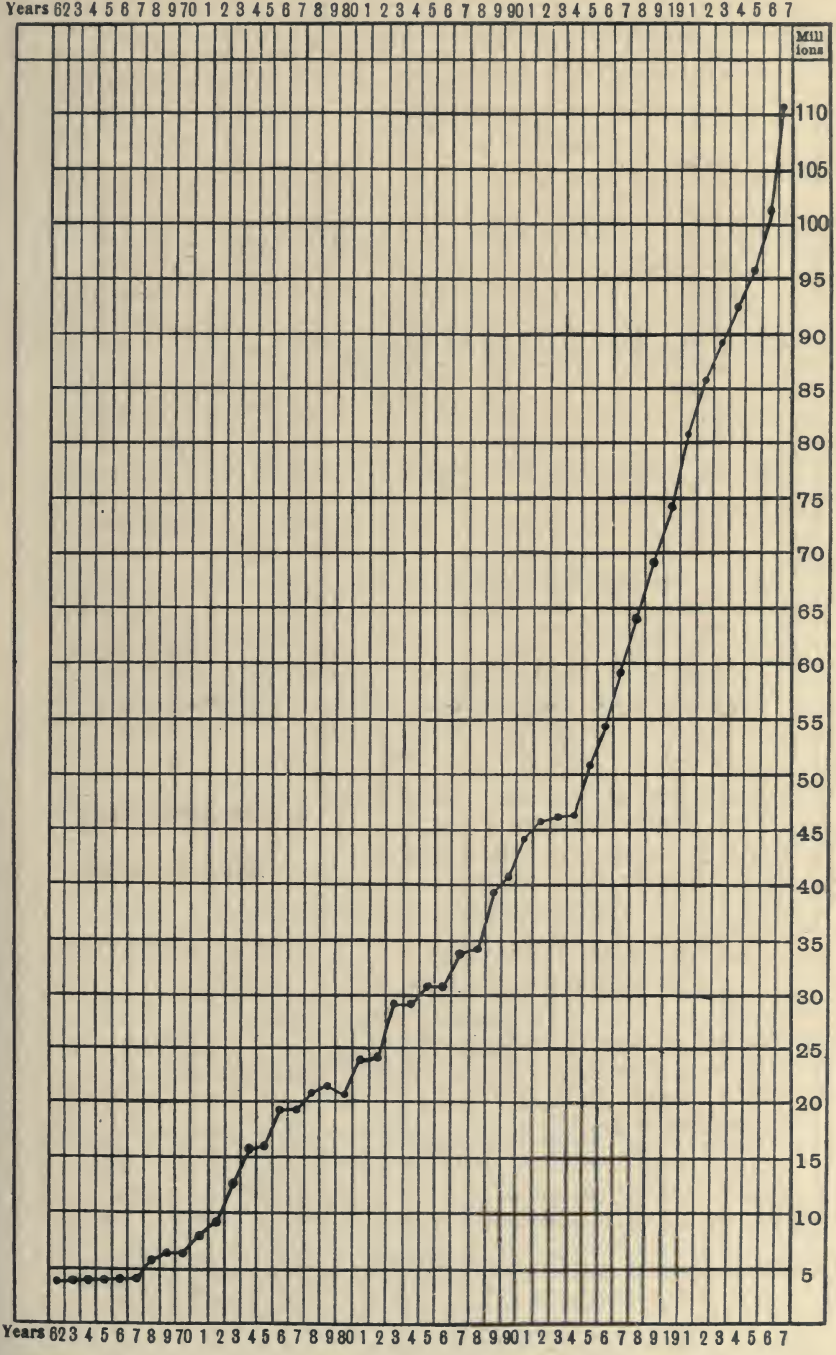
STATISTICAL POSITION OF CO-OPERATIVE SOCIETIES IN THE UNITED KINGDOM,

DECEMBER 31ST, 1907.

Compiled from the Returns made by Societies to the Registrar and Co-operative Union.

		£
Number of Members	2,615,321	
Share Capital		33,888,721
Loan Capital		17,122,342
Sales for 1907...		111,239,503
Net Profits for 1907		11,247,303
Devoted to Education, 1907		89,848

Forty-six Years' Progress of Co-operative Societies in the United Kingdom.



FORTY-FIVE YEARS' PROGRESS OF THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

Years.	Sales. £
1864 (30 Weeks)	51,857
1865	120,754
1866	175,489
1867 (65 Weeks)	331,744
1868	412,240
1869	507,217
1870 (53 Weeks)	677,734.
1871	758,764
1872	1,153,132
1873	1,636,950
1874	1,964,829
1875	2,247,395
1876 (53 Weeks)	2,697,366
1877	2,827,052
1878	2,705,625
1879 (50 Weeks)	2,645,331
1880	3,339,681
1881	3,574,095
1882	4,038,238
1883	4,546,889
1884 (53 Weeks)	4,675,371
1885	4,793,151
1886	5,223,179

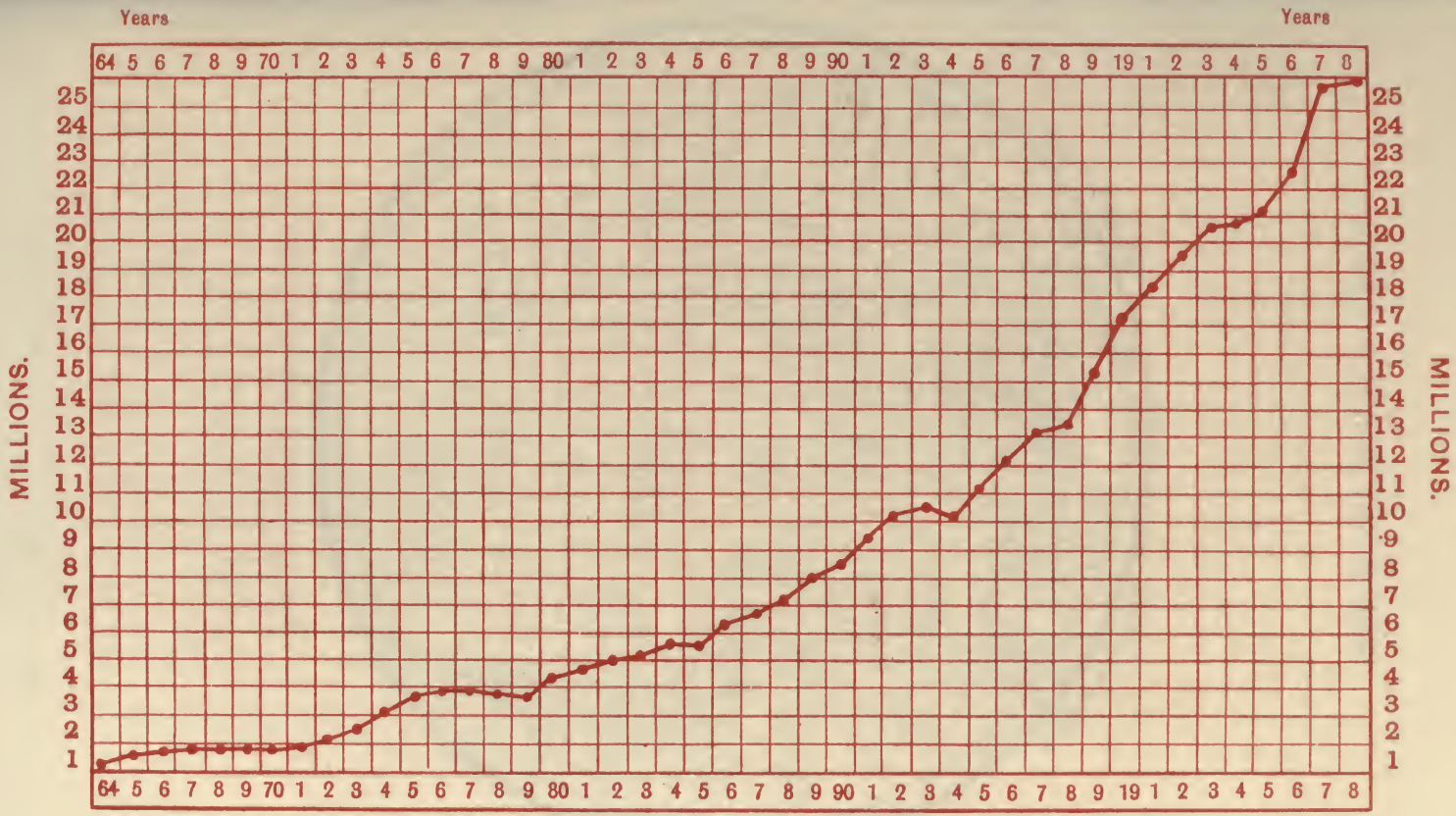
Years.	Sales. £
1887	5,713,235
1888	6,200,074
1889 (53 Weeks)	7,028,944
1890	7,429,073
1891	8,766,430
1892	9,300,904
1893	9,526,167
1894	9,443,938
1895 (53 Weeks)	10,141,917
1896 .....,	11,115,056
1897	11,920,143
1898	12,574,748
1899	14,212,375
1900	16,043,889
1901 (53 Weeks)	17,642,082
1902	18,397,559
1903	19,333,142
1904	19,809,196
1905	20,785,469
1906	22,510,035
1907 (53 Weeks)	24,786,568
1908	24,902,842

Total Sales in the Forty-five Years, 1864 to 1908.....	**£358,687,869**
Total Profits in the Forty-five Years, 1864 to 1908.....	**£5,614,614**

STATISTICAL POSITION OF THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED,

December 26th, 1908.

	£
Number of Societies holding Shares	1,139
Number of Members belonging to Shareholders,	1,845,415
Share Capital (Paid up)	1,570,732
Loans and Deposits	3,031,924
Reserve Fund—Trade and Bank	447,370
Insurance Fund	692,547
Sales for the Year 1908	24,902,842
Net Profits for Year 1908	371,497



Forty-five Years' Progress of the Co-operative Wholesale Society Limited, from 1864 to 1908.

Map of the World, showing

• JOINT WITH SCOTTISH WHOLESALE SOCIETY

Foreign and Colonial Depots.

• JOINT WITH SCOTTISH WHOLESALE SOCIETY
• CO-OPERATIVE WHOLESALE SOCIETY

Map of the United Kingdom, showing Depots, &c., of the Wholesale Societies.

BUSINESS PREMISES, &c.,

OWNED BY

THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

MANCHESTER: BIRD'S EYE VIEW OF CENTRAL PREMISES.

MANCHESTER: MITCHELL MEMORIAL HALL, BOARDROOM, OFFICES, &c., CORPORATION STREET.

MANCHESTER: BALLOON STREET AND GARDEN STREET.

MANCHESTER: DRAPERY WAREHOUSE, BALLOON STREET.

MANCHESTER: DANTZIC STREET.—WOOLLENS, READY-MADES, MANTLES, MILLINERY, CARPETS, &c.

MANCHESTER: TRAFFORD BACON FACTORY AND WHARF.

NEWCASTLE: WEST BLANDFORD STREET.

NEWCASTLE: WATERLOO STREET AND THORNTON STREET.

NEWCASTLE: QUAYSIDE.

NEWCASTLE :· STOWELL STREET.

Newcastle: Pelaw.

London: Leman Street.

London: Bacon Stoves.

London : Grove Street.

London: Tea Department.

BRISTOL DEPOT: BROAD QUAY.

Brislington Butter Factory.

CARDIFF DEPOT: BUTE TERRACE.

NORTHAMPTON SALEROOM: 41, GUILDHALL ROAD.

NOTTINGHAM SALEROOM: FRIAR LANE.

Birmingham Saleroom: 16, Pershore Street.

HUDDERSFIELD SALEROOM: 14, UPPERHEAD ROW.

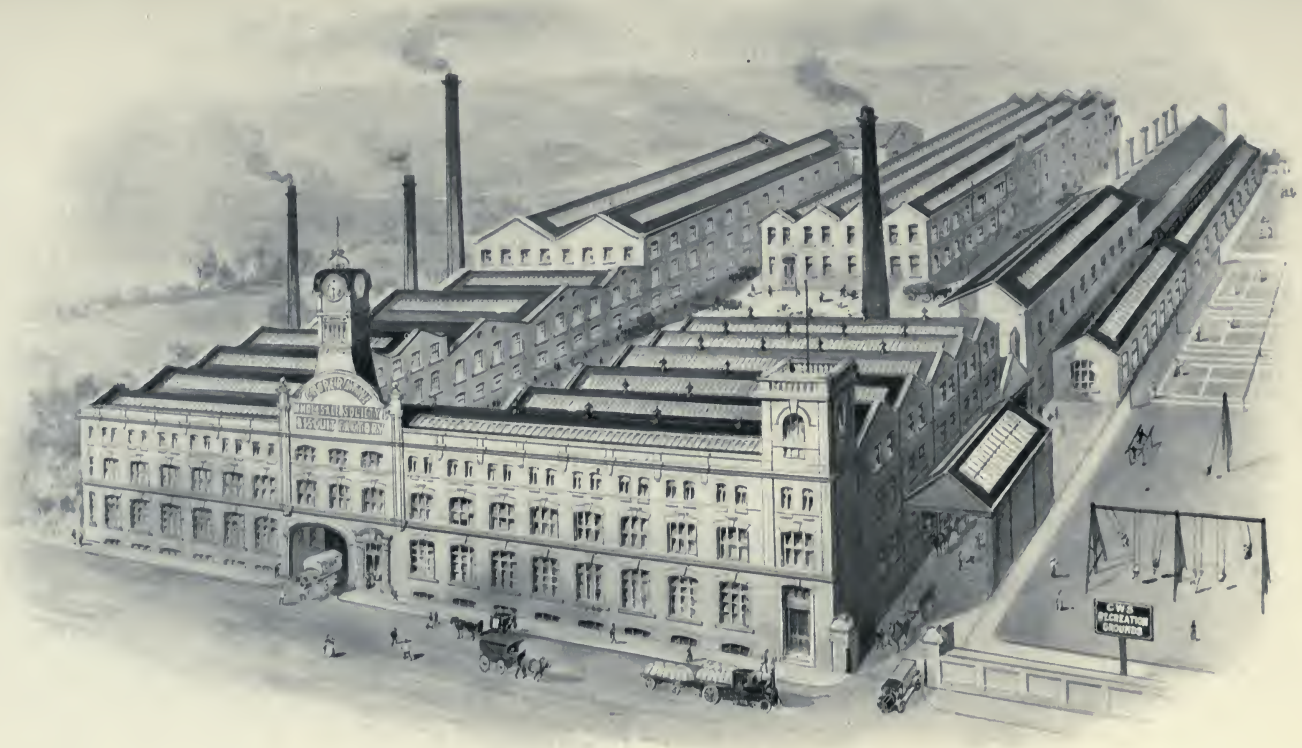
LIMERICK DEPOT: MULGRAVE STREET.

ARMAGH DEPOT: DOBBIN STREET.

TRALEE EGG AND BUTTER DEPOT: PEMBROKE STREET.

Tralee Bacon Factory: Rock Street.

Typical Irish Creamery (Bunkay).



CRUMPSALL BISCUIT, SWEET, &c., WORKS.

PRESERVE, MARMALADE, AND PEEL WORKS, MIDDLETON JUNCTION.

VINEGAR BREWERY AND PICKLE AND SAUCE FACTORY, MIDDLETON JUNCTION.

Wisbech Fruit Depot: South Brink.

Leicester Wheatsheaf Boot and Shoe Works.

Leicester (Duns Lane) Boot and Shoe Works.

ENDERBY BOOT AND SHOE WORKS.

Heckmondwike Boot, Shoe, and Currying Works.

RUSHDEN BOOT AND SHOE WORKS.

Irlam Soap, Candle, and Glycerine Works

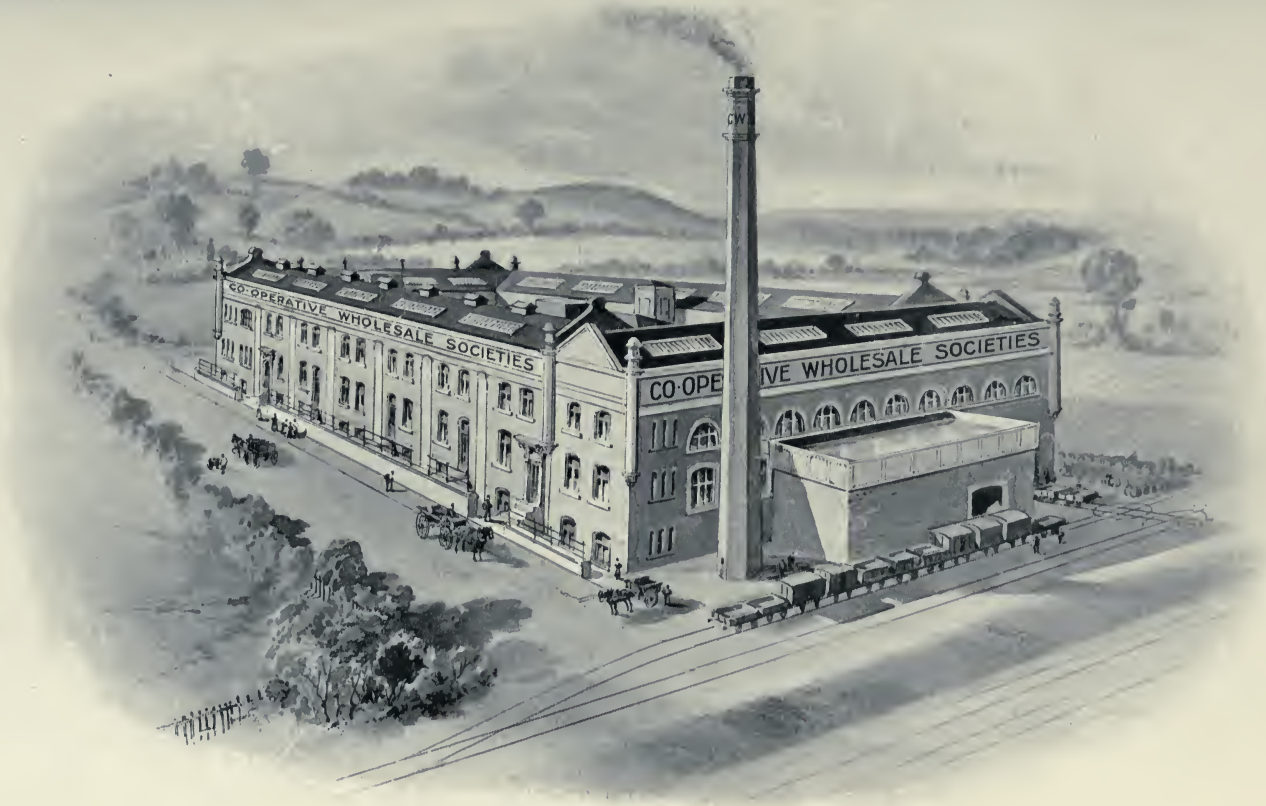
Silvertown (London) Soap Works.

DUNSTON-ON-TYNE SOAP WORKS.

BATLEY WOOLLEN CLOTH FACTORY.

LEEDS CLOTHING FACTORY.

Leeds Brush and Mat Works.



Luton Cocoa and Chocolate Works.

DUNSTON-ON-TYNE FLOUR MILL.

Silvertown (London) Flour Mill.

Sun Flour and Provender Mills, Trafford Wharf.

STAR FLOUR MILL, OLDHAM.

AVONMOUTH (BRISTOL) FLOUR MILL.

Silvertown (London) Productive Factory.

Broughton (Manchester) Cabinet, Tailoring, Mantle, Shirt, Underclothing, &c., Factories.

Desborough Corset Factory.

Longsight (Manchester) Printing Works.

Leicester Printing Works.

HARTLEPOOL LARD REFINERY AND HIDE AND SKIN FACTORY.

Littleborough Flannel Factory.

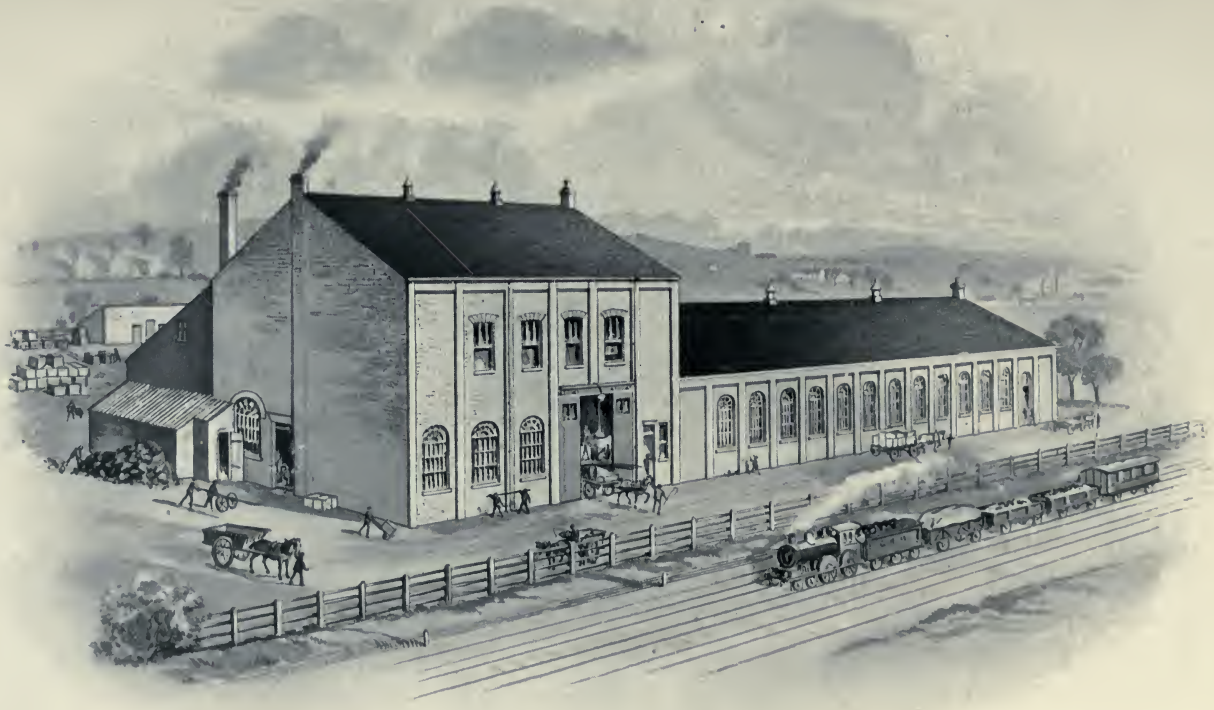
MANCHESTER TOBACCO FACTORY.

HUCKNALL HUTHWAITE HOSIERY FACTORY.

BURY WEAVING SHED.

KEIGHLEY IRONWORKS.

DUDLEY BUCKET AND FENDER WORKS.



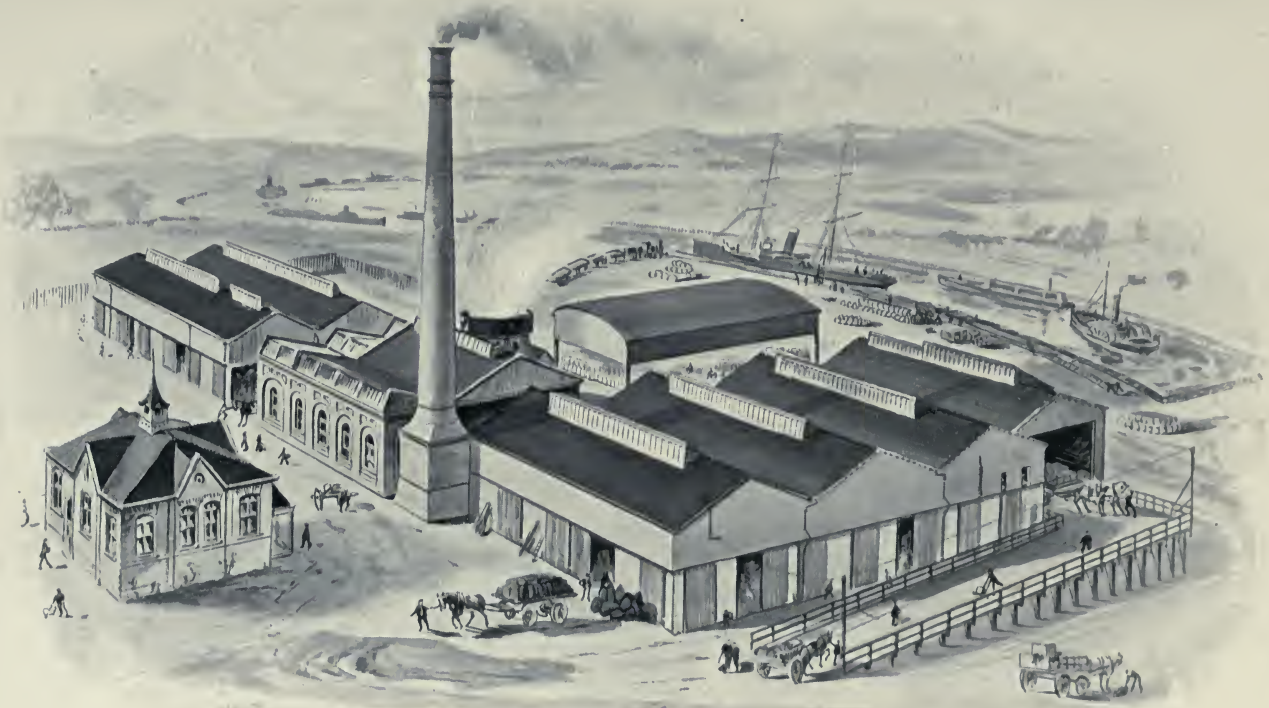
BIRTLEY TINPLATE WORKS.

LONGTON (STAFFS.) CROCKERY DEPOT.

PONTEFRACT FELLMONGERING WORKS.

Esbjerg (Denmark) Depot.

Herning Bacon Factory.



Sydney Oil and Tallow Factory.

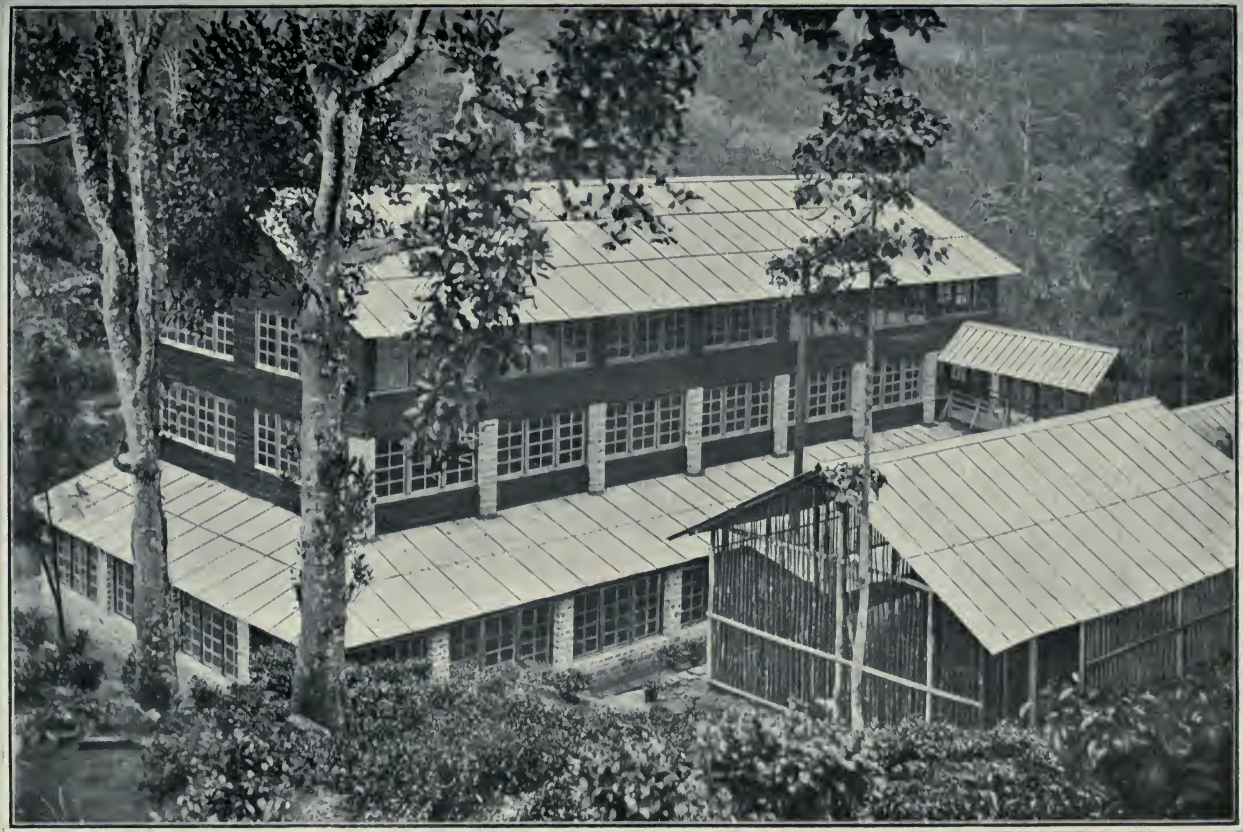
DENIA (SPAIN) DEPOT: CALLE GAZARRE.

S.S. "Fraternity."

S.S. "New Pioneer.'

RODEN CONVALESCENT HOME.

RODEN TOMATO HOUSES.



NUGAWELLA TEA FACTORY.

Weliganga Bungalow.

Weliganga Tea Estate.

BRIDGE ACROSS THE RIVER MAHAWELIGANGA.

The Co-operative Wholesale Society Limited.

ENROLLED AUGUST 11th, 1863,
under the Provisions of the Industrial and Provident Societies Act,
25 and 26 Vict., cap. 87, sec. 15, 1862.

BUSINESS COMMENCED MARCH 14th, 1864.

SHARES, £5 EACH, TRANSFERABLE.

Wholesale General Dealers, Manufacturers, Bankers, Millers, Printers, Bookbinders, Boxmakers, Lithographers, Shipowners, Butter Factors, Lard Refiners, Bacon Curers, Fruit Growers, Drysalters, Spice Grinders, Saddlers, Curriers, Iron Founders, and Tinplate Workers, Tea Growers, Blenders, Packers, and Importers, Dealers in Grocery and Provisions, Drapery, Woollens, Ready-made Clothing, Boots and Shoes, Brushes, Crockery, Carpets, Furniture, Coal, &c., &c., &c.

Manufacturers of Flour, Butter, Biscuits, Sweets, Preserves, Pickles, Candied Peel, Cocoa, Chocolate, Tobacco, Cigars, Cigarettes, Snuff, Soap, Candles, Glycerine, Starch, Boots and Shoes, Saddlery, Woollens, Clothing, Flannels, Shirts, Mantles, Underclothing, Corsets, Millinery, Hosiery, Silesias, Pants, Ladies' Underwear, Cardigans, Furniture, Brushes, General Hardware, Bedsteads, Wire Mattresses, Mats, &c.

CENTRAL OFFICES,

BANK, SHIPPING, AND COAL DEPARTMENT, GROCERY AND PROVISION, AND BOOT AND SHOE WAREHOUSES:

Balloon Street, Manchester.

DRAPERY WAREHOUSES:

Balloon Street and Dantzic Street, Manchester.

WOOLLEN CLOTH AND READY-MADES WAREHOUSE:

Dantzic Street, Manchester.

FURNISHING WAREHOUSES:

GENERAL:

Balloon Street, Manchester.

CARPET:

Dantzic Street, Manchester.

STATIONERY DEPARTMENT AND SADDLERY DEPARTMENT:

Balloon Street, Manchester.

HIDE AND SKIN WAREHOUSES:

Elm Street, Manchester; Copley Hill, Leeds; and Beeston, Nottingham.

FELLMONGERING DEPARTMENT:

Pontefract.

BRANCHES:

West Blandford St., Newcastle-on-Tyne,

AND

Leman Street, London, E.

SALEROOMS:

LEEDS, HUDDERSFIELD, NOTTINGHAM, BLACKBURN, AND BIRMINGHAM.

PURCHASING AND FORWARDING DEPÔTS.

England:

LIVERPOOL, MANCHESTER, BRISTOL, LONGTON, GOOLE, GARSTON, CARDIFF, AND NORTHAMPTON.

Ireland:

CORK, LIMERICK, TRALEE, AND ARMAGH.

America: NEW YORK.
Canada: MONTREAL.
France: ROUEN.
Spain: DENIA.
Denmark: COPENHAGEN,

Denmark: AARHUS,
ODENSE,
HERNING,
ESBJERG.
Sweden: GOTHENBURG.

IRISH CREAMERIES:

ANNACARTY.
AUGHADOWN.
BALLINAHINCH.
BALLYBRICKEN.
BILBOA.
BUNKAY BRIDGE.
COACHFORD.
CUTTEEN.
DICKSGROVE.
DINGLE.
DOONAHA.
DROMCLOUGH.
DUNGRUD.
FEALE BRIDGE.
GLENMORE.
GORMANSTOWN.
GRANTSTOWN.
GREENANE.
GREYBRIDGE.
GURTAGARRY.
KILCOMMON.
KILMIHILL.
RATHMORE.
STRADBALLY.
TARMON.
TERELTON.
TRALEE.

And 48 Auxiliaries.

PRODUCTIVE WORKS AND DEPARTMENTS.

Biscuits, Sweets, and Drysaltery Works:
CRUMPSALL, NEAR MANCHESTER.

Boot and Shoe Works:
LEICESTER, HECKMONDWIKE, AND RUSHDEN.

Soap, Candle, Glycerine, Lard, and Starch Works:
IRLAM, NEAR MANCHESTER,
SILVERTOWN (LONDON), AND DUNSTON-ON-TYNE.

Tallow and Oil Works:
SYDNEY (AUSTRALIA).

Woollen Cloth Works:
LIVINGSTONE MILL, BATLEY.

Clothing Factories:
HOLBECK (LEEDS), BROUGHTON (MANCHESTER),
AND PELAW-ON-TYNE.

Cocoa and Chocolate Works:
DALLOW ROAD, LUTON.

Flour Mills:
DUNSTON-ON-TYNE, SILVERTOWN (LONDON), OLDHAM,
MANCHESTER, AND AVONMOUTH (BRISTOL).

Furniture Factories:
BROUGHTON (MANCHESTER) AND PELAW-ON-TYNE.

Printing, Bookbinding, Boxmaking, and
Lithographic Works:
LONGSIGHT (MANCHESTER), PELAW-ON-TYNE, AND LEICESTER.

Preserve, Candied Peel, and Pickle Works,
also Vinegar Brewery:
MIDDLETON JUNCTION, NEAR MANCHESTER.

PRODUCTIVE WORKS AND DEPARTMENTS—*contd.*

Shirts, Mantles, and Underclothing:
BROUGHTON (MANCHESTER).

Millinery:
MANCHESTER.

Cabinet, Paper, Tailoring, Shirts, Kerseys, Drugs, &c.:
PELAW-ON-TYNE.

Tailoring and Bedding:
LONDON.

Bacon Factories:
TRALEE (IRELAND) AND HERNING (DENMARK).

Lard Refineries:
WEST HARTLEPOOL AND IRLAM.

Tobacco, Cigar, Cigarette, and Snuff Factory:
SHARP STREET, MANCHESTER.

Pepper Factory:
HANOVER STREET, MANCHESTER.

Flannel Factory:
HARE HILL MILLS, LITTLEBORO'.

Corset Factory:
DESBOROUGH.

Hosiery, &c., Factory:
HUTHWAITE, NOTTS.

Tea Gardens:
CEYLON.

Weaving Shed:
GIGG, BURY.

Brush and Mat Works:
HUNSLET, LEEDS.

Fruit Farms:
RODEN (SHROPSHIRE), MARDEN (HEREFORD).

General Hardware, Bedstead, Wire Mattress, and Tinplate Works:
DUDLEY, BIRTLEY, AND KEIGHLEY.

Butter Factory:
BRISLINGTON, BRISTOL.

SHIPOWNERS AND SHIPPERS

BETWEEN

GARSTON AND ROUEN; MANCHESTER AND ROUEN.

STEAMSHIPS OWNED BY THE SOCIETY:

"FRATERNITY," "NEW PIONEER," "DINAH,"
AND "BRITON."

BANKING DEPARTMENT.

Agencies:

THE LONDON AND COUNTY BANK LIMITED.

THE MANCHESTER AND COUNTY BANK LIMITED.

THE NATIONAL PROVINCIAL BANK OF ENGLAND LIMITED.

THE MANCHESTER AND LIVERPOOL DISTRICT BANK LIMITED.

THE LANCASHIRE AND YORKSHIRE BANK LIMITED.

THE UNION BANK OF MANCHESTER LIMITED.

THE LONDON CITY AND MIDLAND BANK LIMITED.

WILLIAMS DEACON'S BANK LIMITED.

BARCLAY AND CO. LIMITED, LONDON AND BRANCHES.

LLOYD'S BANK LIMITED (LAMBTON'S BRANCH),
NEWCASTLE-ON-TYNE AND BRANCHES.

UNITED COUNTIES BANK LIMITED, BARNSLEY AND BRANCHES.

LONDON JOINT STOCK BANK (Late York City and County Bank Limited), YORK AND BRANCHES.

UNION OF LONDON AND SMITH'S, BARNSLEY AND BRANCHES.

CAPITAL AND COUNTIES BANK, LONDON AND BRANCHES.

THE COMMITTEE.

ADAMS, Mr. THOMAS, 12, Park View, Stockton-on-Tees.
CIAPPESSONI, Mr. FRANCIS A., George Street, Carlisle.
COLEY, Mr. PHILIP, 22, Stansfield Street, Sunderland.
DEANS, Mr. ADAM, The Limes, Belle Grove, Welling, Kent.
ELSEY, Mr. HENRY, Bickleigh, Festing Grove, Festing Road, Southsea.
FAIRCLOUGH, Mr. JAMES, 33, Sackville Street, Barnsley.
GIBSON, Mr. ROBERT, 120, Sidney Grove, Newcastle-on-Tyne.
GOODEY, Mr. JAMES F., Holmsmuir, 133, Lower Addiscombe Road, Croydon.
GRAHAM, Mr. WILLIAM D., 123, Bede Burn Road, Jarrow-on-Tyne.
GRINDROD, Mr. EMMANUEL, 13, Holker Street, Keighley.
HAYHURST, Mr. GEO., 45, Tremellen Street, Accrington.
HEMINGWAY, Mr. WASHINGTON, 108, Bolton Road, Pendleton, Manchester.
HIND, Mr. THOMAS, 53, St. Peter's Road, Leicester.
HOLT, Mr. ROBERT, Brier Crest, Deeplish Road, Rochdale.
JOHNS, Mr. JOHN ERNEST, Westgate, Eldon Road, Reading.
KILLON, Mr. THOMAS, 7, Tenterden Street, Bury.
LANDER, Mr. WILLIAM, 32, Grosvenor Street, Bolton.
MARSHALL, Mr. CHARLES, 30, Markham Street, York.
Mc.INNES, Mr. DUNCAN, Hamilton Road, Lincoln.
MOORHOUSE, Mr. THOMAS E., *Reporter* Office, Delph.
MORT, Mr. ISAAC, 233, High Road, Leyton, Essex.
PARKES, Mr. MILES, 16, Heathfield Avenue, Crewe.
PINGSTONE, Mr. HENRY C., Yew Bank, Brook Road, Heaton Chapel, Manchester.
SHILLITO, Mr. JOHN *(President)*, 4, Park View, Hopwood Lane, Halifax.
SHOTTON, Mr. THOMAS E., Summerhill, Shotley Bridge, Durham.
THORPE, Mr. GEORGE, 6, Northfield, Highroyd, Dewsbury.
THREADGILL, Mr. A. E., 4, Sherfield Road, Grays, Essex.
TWEDDELL, Mr. THOMAS *(Vice-President)*, Lyndenhurst, Hutton Avenue, West Hartlepool.
WARWICK, Mr. JOSEPH, 7, Waterville Terrace, North Shields.
WILKINS, Mr. H. J. A., 35, Hamilton Gardens, Mutley, Plymouth.
WOODHOUSE, Mr. GEORGE, The Laurels, 27, Renals Street, Derby.
YOUNGS, Mr. H. J., 6, Portland Place, Old Palace Road, Norwich.

SCRUTINEERS:

Mr. F. HARDERN, Oldham. | Mr. J. J. BARSTOW, Dewsbury.

AUDITORS:

Mr. THOS. J. BAYLIS, Masborough. | Mr. JAMES E. LORD, Rochdale.
Mr. THOMAS WOOD, Manchester. | Mr. C. J. BECKETT, Darwen.
Mr. B. TETLOW, Newcastle-on-Tyne.

OFFICERS OF THE SOCIETY.

Secretary and Accountant:
Mr. THOMAS BRODRICK.

Bank Manager and Cashier:
Mr. THOMAS GOODWIN.

BUYERS, SALESMEN, &c.

Manchester—Grocery and Provisions:

Mr. JAS. MASTIN.
Mr. A. W. LOBB.
Mr. LEWIS WILSON.
Mr. JOSEPH HOLDEN.
Mr. R. TURNER.

Manchester—Paper, Twine, &c.

Mr. H. WIGGINS.

Manchester—Drapery:

Mr. J. C. FODEN.
Mr. A. ACKROYD.
Mr. C. MARKLAND.
Mr. P. RYDER.
Mr. G. TOMLINSON.
Mr. J. BLOMELEY.
Mr. J. BOWDEN.
Mr. E. LEES.
Mr. T. B. AIDLEY.

Manchester—Woollens, Boots, and Furniture:

Woollens and Ready-mades .....Mr. W. GIBSON.
Boots and Shoes and Saddlery .....Mr. HENRY JACKSON.
General Furnishing .....Mr. T. R. ALLEN.
Furniture .....Mr. F. E. HOWARTH.

Shipping Department:

Mr. A. E. MENZIES.

Coal Department:

Mr. S. ALLEN.

BUYERS, SALESMEN, &c.—*continued.*

Manchester, Leeds, Newcastle, and Beeston—Hides and Skins:
Mr. R. ASHTON.

Pontefract—Fellmongering:
Mr. R. ASHTON.

Shipping and Forwarding Depôts:

Rouen (France) .....Mr. JAMES MARQUIS.
Goole .....Mr. E. W. RAPER.

London:

Tea and Coffee .....Mr. W. B. PRICE.

Luton:

Cocoa and Chocolate .....Mr. E. J. STAFFORD.

Liverpool:

Grocery and Provisions .....Mr. WM. L. KEWLEY.

Salerooms:

Leeds .....Mr. WM. POLLARD.
Nottingham .....Mr. A. DELVES.
Huddersfield .....Mr. J. O'BRIEN.
Birmingham .....Mr. J. BARLOW.
Blackburn .....Mr. H. SHELMERDINE.

Longton:

Crockery Depôt .....Mr. J. RHODES.

Birmingham:

Cycle Depôt .....Mr. H. H. BAILEY.

BUYERS, SALESMEN, &c.—*continued.*

Newcastle:

Chief Clerk	Mr. H. R. BAILEY.
Grocery and Provisions	Mr. ROBT. WILKINSON.
„ „	Mr. T. WEATHERSON.
Greengrocery	Mr. JOSEPH ATKINSON.
Drugs, Drysaltery, &c.	Mr. R. A. WALLIS.
Paper, Twine, &c.	Mr. H. GLENNY.
Dress	Mr. J. LEE.
Manchester and Greys	Mr. W. STODDART.
Hosiery, Millinery, and Fancy	Mr. T. TOWNS.
Woollens and Ready-mades	Mr. J. THOMPSON.
Boots and Shoes	Mr. O. JACKSON.
Furniture	Mr. J. W. TAYLOR.
Jewellery and Fancy Hardware	Mr. H. H. BAILEY.
Coal	Mr. E. NELSON.

London:

Chief Clerk	Mr. W. E. S. COCK.
Grocery and Provisions	Mr. WM. OPENSHAW.
Drapery	Mr. F. G. WADDINGTON.
Millinery, Dress, and Fancy	Mr. A. S. MOTSON.
Woollens and Ready-mades	Mr. GEORGE HAY.
Boots and Shoes	Mr. ALFRED PARTRIDGE.
Furnishing	Mr. F. LING.
Coal	Mr. J. BURGESS.

Bristol Depôt:

Chief Clerk	Mr. J. WHITE.
Grocery and Provisions	Mr. J. W. JUSTHAM.
Drapery	Mr. W. J. SHEPHARD.
Woollens and Ready-mades	Mr. G. H. BARNES.
Boots	Mr. M. WALFORD.
Furnishing	Mr. G. BLANSHARD.

BUYERS, SALESMEN, &c.—*continued.*

Cardiff Depôt:
Mr. JAS. F. JAMES.

Northampton Depôt:
Mr. A. BAKER.

IRISH DEPÔTS:
BUTTER AND EGGS, ALSO BACON FACTORY.

Limerick:
Mr. WILLIAM L. STOKES.

Cork and Tralee:
Mr. JAMES TURNBULL.

Armagh:
Mr. P. O'NEILL.

Tralee Bacon Factory:
Mr. J. ROBINSON.

COLONIAL AND FOREIGN DEPOTS:

New York (America):
Mr. JOHN GLEDHILL.

Copenhagen (Denmark):
Mr. WM. DILWORTH, JUNR.

Aarhus (Denmark):
Mr. H. J. W. MADSEN.

Esbjerg (Denmark):
Mr. H. C. KONGSTAD.

Odense (Denmark):
Mr. C. W. KIRCHHOFF.

Denia (Spain):
Mr. W. J. PIPER.

Herning (Denmark):
Mr. A. MADSEN.

Montreal (Canada):
Mr. A. C. WIELAND.

Gothenburg (Sweden):
Mr. W. JOHNSON.

MANAGERS, PRODUCTIVE, &c., WORKS.

Architect	Mr. F. E. L. HARRIS, A.R.I.B.A.
Avonmouth Flour Mill	Mr. A. H HOBLEY.
Batley Woollen Cloth Works	Mr. S. BOOTHROYD.
Birtley Tinplate Works	Mr. W. HEWISON.
Broughton Cabinet Factory	Mr. F. E. HOWARTH.
Broughton Clothing Factory	Mr. A. GRIERSON.
Broughton Shirt Factory	Mr. T. J. SHAW.
Building Department	Mr. P. HEYHURST.
Bury Weaving Shed	Mr. H. BLACKBURN.
Crumpsall Biscuit, &c., Works	Mr. GEORGE BRILL.
Desborough Corset Factory	Mr. P. THOMAS.
Dudley General Hardware	Mr. J. ROUNDS.
Dunston Flour Mill	Mr. TOM PARKINSON.
Dunston Soap Works	Mr. J. E. GREEN.
Engineer	Mr. R. L. GASS.
Heckmondwike Boot and Shoe Works	Mr. JOHN HAIGH.
Huthwaite Hosiery Factory	Mr. H. FRANCE.
Irlam Soap, Candle, Glycerine, Lard, and Starch Works	Mr. J. E. GREEN.
Keighley Ironworks	Mr. H. WHALLEY.
Leeds Brush and Mat Factory	Mr. A. W. SAUNDERS.
Leeds Clothing Factory	Mr. WILLIAM UTTLEY.
Leicester Boot and Shoe Works	Mr. T. E. HUBBARD.
Leicester Printing and Boxmaking Works	Mr. G. BREARLEY.
Littleboro' Flannel Factory	Mr. W. H. GREENWOOD.
Manchester Printing, Bookbinding, Boxmaking, and Lithographic Works	Mr. G. BREARLEY.
Manchester Tobacco, Cigar, Cigarette, and Snuff Factory	Mr. J. C. CRAGG.
Manchester (Trafford Park) Provender Mill	Mr. W. H. SLAWSON.
Manchester (Trafford Park) Sun Flour Mill Oldham Star Flour Mill	Mr. W. MATTHEWS.
Middleton Junction Preserve and Candied Peel Works	Mr. W. J. HOWARD.
Middleton Junction Pickle Works and Vinegar Brewery	Mr. GEO. REEVE.
Pelaw Drug and Sundries Works	Mr. R. A. WALLIS.
Pelaw Cabinet Works	Mr. J. KERSHAW.
Pelaw Engineering Works	Mr. WM. FLETCHER.
Pelaw Printing Works	Mr. G. BREARLEY.
Rushden Boot and Shoe Works	Mr. F. BALLARD.
Silvertown Flour Mill	Mr. G. V. CHAPMAN.
Silvertown Packing	Mr. E. BOTTOMLEY.
Silvertown Soap Works	Mr. R. COWBURN.
Sydney (Australia) Tallow & Oil Works	Mr. LOXLEY MEGGITT.
West Hartlepool Lard Factory	Mr. W. HOLLAND.

EMPLOYÉS.

NUMBER OF EMPLOYÉS, OCTOBER, 1909.

Distributive Departments.			Collective Totals.
General, Drapery, Woollens, Boot and Shoe, and Furnishing Offices	Manchester	560	
Bank	„	39	
Architect's Office	„	19	
Grocery Department	„	322	
Old Trafford Wharf, Bacon and Coffee	„	66	
Paper, Twine, and Stationery Department Warehouse	„	16	
Drapery Department	„	244	
Woollen Cloth Department	„	56	
Boot and Shoe, and Saddlery Department	„	67	
Furnishing Department	„	95	
Coal „	„	6	
Hides and Skins „	„	8	
Building „	„	449	
Dining-room „	„	50	
Engineers' „	„	47	
Traffic „	„	39	
Other „	„	63	
			2,146
Branches.			
Newcastle (Office and Departments)		788	
„ Building Department		20	
„ Pelaw Drug and Drysaltery		383	
„ „ Paper and Printing		120	
„ „ Cabinet Works		230	
„ „ Engineering Shop		58	
„ „ Dining-room		5	
„ „ Clothing Factory		293	
			1,897
London (Office and Departments)		380	
„ Bacon		17	
„ Tailoring		133	
„ Bedding and Upholstery and Polishing		19	
„ Building		405	
„ Stables		37	
„ Engineers		51	
„ Silvertown Factory		203	
			1,245
Joint English and Scottish C.W.S.			
London Tea and Coffee Department		437	
Tea Estates		373	
			810
Carried forward			6,098

NUMBER OF EMPLOYÉS, OCTOBER, 1909.

		Collective Totals.
Brought forward		6,098
Depôts.		
Bristol	247	
Cardiff	52	
Northampton	30	
		329
Purchasing Depôts.		
Goole	6	
Liverpool Branch—Grocery and Shipping	96	
Longton Crockery	58	
Irish Branches	90	
„ Creameries	234	
Tralee Bacon Factory	68	
Leeds Hides and Skins	8	
Beeston „ „	5	
Stockton „ „	4	
Newcastle „ „	7	
		576
Foreign Purchasing Depôts.		
New York	8	
Montreal	4	
Copenhagen	22	
Aarhus	14	
Gothenburg	11	
Odense	11	
Denia	3	
Sydney	8	
Herning	28	
Esbjerg	13	
		122
Salerooms.		
Leeds	4	
Nottingham	3	
Birmingham	2	
Huddersfield	3	
Blackburn	1	
		13
Shipping Offices.		
Garston	1	
Rouen	14	
		15
Steamships.		
"New Pioneer"	15	
"Fraternity"	15	
"Dinah"	4	
"Briton"	4	
		38
Carried forward		7,191

NUMBER OF EMPLOYÉS, OCTOBER, 1909.

		Collective Totals.
Brought forward		7,191
Productive Works.		
Batley Woollen Mill	252	
Birtley Tinplate Works	49	
Brislington Butter Factory	24	
Broughton Cabinet Factory	206	
„ Mantle „	145	
„ Shirt „	400	
„ Tailoring „	521	
„ Underclothing Factory	75	
„ Millinery	18	
Bury Weaving Shed	335	
Crumpsall Biscuit Works	512	
Desboro' Corset Factory	250	
Dudley Bucket and Fender Works	151	
Dunston Corn Mill	171	
„ Soap Works	95	
Enderby	180	
Heckmondwike Currying Department	27	
„ Shoe Works	357	
Huthwaite Hosiery Factory	376	
Irlam Soap Works	702	
Keighley Ironworks	74	
Leicester Shoe Works, Knighton Fields	1,446	
„ „ Duns Lane	413	
„ Printing Works	90	
Leeds Ready-Mades	679	
„ Brush Factory	200	
Littleborough Flannel Factory	100	
Longsight Printing Works	941	
Luton Cocoa Works (Joint English and Scottish C.W.S.)	248	
Manchester Tobacco Factory	662	
Middleton Junction Preserve, Pickle, and Vinegar Works	564	
Pontefract Fellmongering	37	
Rushden Boot Factory	478	
Silvertown Corn Mill	112	
„ Soap Works	132	
Star Corn Mill	83	
Sun Corn Mill	127	
„ Provender Mill	12	
Sydney Tallow Factory	35	
West Hartlepool Lard Refinery	28	
Wisbech Fruit Depôt	18	
		11,325
Roden Estate		65
„ Convalescent Home		8
Marden Fruit Farm		31
Total		18,620

MEETINGS AND OTHER COMING EVENTS

IN CONNECTION WITH THE SOCIETY IN 1910.

Feb. 5—SATURDAY....Nomination Lists: Last day for receiving.

Mar. 8—TUESDAY ....Voting Lists: Last day for receiving.

„ 12—SATURDAY....Divisional Quarterly Meetings.

„ 19—SATURDAY....General Quarterly Meeting—Manchester.

May 7—SATURDAY....Nomination Lists: Last day for receiving.

June 7—TUESDAY ....Voting Lists: Last day for receiving.

„ 11—SATURDAY....Divisional Quarterly Meetings.

„ 18—SATURDAY....General Quarterly Meeting—Manchester.

„ 25—SATURDAY....Half-yearly Stocktaking.

Aug. 6—SATURDAY....Nomination Lists: Last day for receiving.

Sept. 6—TUESDAY ....Voting Lists: Last day for receiving.

„ 10—SATURDAY....Divisional Quarterly Meetings.

„ 17—SATURDAY....General Quarterly Meeting—Manchester.

Nov. 5—SATURDAY....Nomination Lists: Last day for receiving.

Dec. 6—TUESDAY ....Voting Lists: Last day for receiving.

„ 10—SATURDAY....Divisional Quarterly Meetings.

„ 17—SATURDAY....General Quarterly Meeting—Manchester.

„ 24—SATURDAY....Half-yearly Stocktaking.

PRINCIPAL EVENTS IN CONNECTION WITH THE CO-OPERATIVE WHOLESALE SOCIETY

SINCE ITS COMMENCEMENT.

Year.	Day.	Events.
1863 ..	Aug. 11 ..	Co-operative Wholesale Society enrolled.
1864 ..	Mar. 14 ..	Co-operative Wholesale Society commenced business.
1866 ..	April 24 ..	Tipperary Depôt opened.
1868 ..	June 1 ..	Kilmallock Depôt opened.
1869 ..	Mar. 1 ..	Balloon Street Warehouse opened.
„ ..	July 12 ..	Limerick Depôt opened.
1871 ..	Nov. 26 ..	Newcastle-on-Tyne Depôt opened.
1872 ..	July 1 ..	Manchester Boot and Shoe Department commenced.
„ ..	Oct. 14 ..	Bank Department commenced.
1873 ..	Jan. 13 ..	Crumpsall Works purchased.
„ ..	April 14 ..	Armagh Depôt opened.
„ ..	June 2 ..	Manchester Drapery Department established.
„ ..	July 14 ..	Waterford Depôt opened.
„ ..	Aug. 4 ..	Cheshire Depôt opened.
„ ..	„ 4 ..	Leicester Works purchased.
„ ..	„ 16 ..	Insurance Fund established.
„ ..	Sept. 15 ..	Leicester Works commenced.
1874 ..	Feb. 2 ..	Tralee Depôt opened.
„ ..	Mar. 9 ..	London Branch established.
„ ..	Oct. 5 ..	Durham Soap Works commenced.
1875 ..	April 2 ..	Liverpool Purchasing Department commenced.
„ ..	June 15 ..	Manchester Drapery Warehouse, Dantzic Street, opened.
1876 ..	Feb. 14 ..	Newcastle Branch Buildings, Waterloo Street, opened.
„ ..	„ 21 ..	New York Depôt established.
„ ..	May 24 ..	S.S. "Plover" purchased.
„ ..	July 16 ..	Manchester Furnishing Department commenced.
„ ..	Aug. 5 ..	Leicester Works first Extensions opened.
1877 ..	Jan. 15 ..	Cork Depôt established.
„ ..	Oct. 25 ..	Land in Liverpool purchased.
1879 ..	Feb. 21 ..	S.S. "Pioneer," Launch of.
„ ..	Mar. 24 ..	Rouen Depôt opened.
„ ..	Mar. 29 ..	S.S. "Pioneer," Trial trip.
„ ..	June 30 ..	Goole Forwarding Department opened.
1880 ..	Jan. 30 ..	S.S. "Plover" sold.
„ ..	July 27 ..	S.S. "Cambrian" purchased.
„ ..	Aug. 14 ..	Heckmondwike Boot and Shoe Works commenced.
„ ..	Sept. 27 ..	London Drapery Department commenced in new premises, 99, Leman Street.
1881 ..	June 6 ..	Copenhagen Depôt opened.
1882 ..	Jan. 18 ..	Garston Forwarding Depôt commenced.
„ ..	Oct. 31 ..	Leeds Saleroom opened.
„ ..	Nov. 1 ..	London Tea and Coffee Department commenced.
1883 ..	July 21 ..	S.S. "Marianne Briggs" purchased.
1884 ..	April 7 ..	Hamburg Depôt commenced.
„ ..	May 31 ..	Leicester Works second Extensions opened.
„ ..	June 25 ..	Newcastle Branch—New Drapery Warehouse opened.
„ ..	Sept. 13 ..	Commemoration of the Society's Twenty-first Anniversary at Newcastle-on-Tyne and London.

PRINCIPAL EVENTS IN CONNECTION WITH THE CO-OPERATIVE WHOLESALE SOCIETY

SINCE ITS COMMENCEMENT—*continued.*

YEAR.	DAY.	EVENTS.
1884 ..	Sept. 20 ..	Commemoration of the Society's Twenty-first Anniversary at Manchester.
„ ..	„ 29 ..	Bristol Depôt commenced.
„ ..	Oct. 6 ..	S.S. "Progress," Launch of.
1885 ..	Aug. 25 ..	Huddersfield Saleroom opened.
„ ..	Dec. 30 ..	Fire—Tea Department, London.
1886 ..	April 22 ..	Nottingham Saleroom opened.
„ ..	Aug. 25 ..	Longton Crockery Depôt opened.
„ ..	Oct. 12 ..	S.S. "Federation," Launch of.
1887 ..	Mar. 14 ..	Batley Mill commenced.
„ ..	June 1 ..	S.S. "Progress" damaged by fire at Hamburg.
„ ..	July 21 ..	Manchester—New Furnishing Warehouse opened.
„ ..	Aug. 29 ..	Heckmondwike—Currying Department commenced.
„ ..	Nov. 2 ..	London Branch—New Warehouse opened.
„ ..	„ 2 ..	Manufacture of Cocoa and Chocolate commenced.
1888 ..	July 7 ..	S.S. "Equity," Launch of.
„ ..	Sept. 8 ..	S.S. "Equity," Trial trip.
„ ..	Sept. 27 ..	S.S. "Cambrian" sold.
„ ..	Oct. 14 ..	Fire—Newcastle Branch.
1889 ..	Feb. 18 ..	Enderby Extension opened.
„ ..	Nov. 11 ..	Longton Depôt—New Premises opened.
1890 ..	Mar. 10 ..	S.S. "Liberty," Trial trip.
„ ..	May 16 ..	Blackburn Saleroom opened.
„ ..	June 10 ..	Leeds Clothing Factory commenced.
„ ..	Oct. 22 ..	Northampton Saleroom opened.
1891 ..	April 18 ..	Dunston Corn Mill opened.
„ ..	Oct. 22 ..	Cardiff Saleroom opened.
„ ..	Nov. 4 ..	Leicester New Works opened.
„ ..	„ 4 ..	Aarhus Depôt opened.
„ ..	Dec. 24 ..	Fire at Crumpsall Works.
1892 ..	May 5 ..	Birmingham Saleroom opened.
1893 ..	„ 8 ..	Broughton Cabinet Factory opened.
1894 ..	June 29 ..	Montreal Depôt opened.
1895 ..	Jan. 23 ..	Printing Department commenced.
„ ..	Aug. 5 ..	Gothenburg Depôt opened.
„ ..	Oct. 2 ..	Irlam Soap Works opened.
„ ..	„ 10 ..	Loss of the S.S. "Unity."
1896 ..	April 24 ..	West Hartlepool Refinery purchased.
„ ..	June 13 ..	Roden Estate purchased.
„ ..	„ 26 ..	Middleton Preserve Works commenced.
„ ..	July 1 ..	"Wheatsheaf" Record—first publication.
1897 ..	Feb. 10 ..	New Northampton Saleroom opened.
„ ..	Mar. 1 ..	Manufacture of Candles commenced at Irlam.
„ ..	„ 1 ..	Broughton Tailoring Factory opened.
„ ..	„ 22 ..	New Tea Department Buildings opened.
„ ..	Aug. 7 ..	Sydney Depôt commenced.
„ ..	Sept. 16 ..	Banbury Creamery opened.
1898 ..	April 1 ..	Littleboro' Flannel Mill acquired.

PRINCIPAL EVENTS IN CONNECTION WITH THE CO-OPERATIVE WHOLESALE SOCIETY

SINCE ITS COMMENCEMENT—*continued.*

YEAR.	DAY.	EVENTS.
1898 ..	May 9 ..	Tobacco Factory commenced.
„ ..	July 11 ..	Longsight Printing Works commenced.
„ ..	Oct. 20 ..	Corset Factory commenced.
1900 ..	Jan. 19 ..	Herning Slagteri purchased.
„ ..	Mar. 24 ..	Rushden Factory commenced.
„ ..	June 20 ..	Silvertown Flour Mill opened.
1901 ..	April 30 ..	Sydney Tallow Factory purchased.
„ ..	July 27 ..	Roden Convalescent Home opened.
„ ..	Sept. 3 ..	Tralee Bacon Factory commenced.
„ ..	Oct. 9 ..	Rushden New Factory opened.
1902 ..	April 9 ..	New Birmingham Saleroom opened.
„ ..	„ 25 ..	Fire at Newcastle Branch (Drapery Department).
„ ..	May 1 ..	Work commenced at Pelaw.
„ ..	Sept. 8 ..	Luton Cocoa Works opened.
„ ..	Nov. 1 ..	Launch of New Steamer, "Unity," Greenock.
1903 ..	July 1 ..	Leicester Hosiery Factory taken over.
„ ..	Oct. 24 ..	Launch of New Steamer, "Fraternity."
1904 ..	Feb. 20 ..	Marden Fruit Farm purchased.
„ ..	April 18 ..	New Drapery Buildings, Manchester, opened.
„ ..	May 30 ..	Newcastle Hide and Skin Depôt commenced.
„ ..	June 20 ..	Brislington Butter Factory commenced.
„ ..	July 1 ..	Huddersfield Brush Factory taken over.
„ ..	Aug. 24 ..	Stockton Hide and Skin Depôt commenced.
1905 ..	Feb. 15 ..	Bury Weaving Shed commenced.
„ ..	Feb. 13 ..	Starch Manufacture commenced at Irlam.
„ ..	„ 27 ..	Lard „ „ „
„ ..	July 3 ..	Desborough Corset Factory commenced.
„ ..	Sept. 5 ..	Esbjerg Depôt opened.
„ ..	Oct. 26 ..	Launch of "New Pioneer."
1906 ..	Jan. 1 ..	Rochdale Flour Mill taken over.
„ ..	Mar. 31 ..	Oldham Star Flour Mill taken over.
„ ..	April 28 ..	Sun Flour Mill taken over.
„ ..	May 16 ..	Bristol New Depôt opened.
„ ..	Nov. 19 ..	Manchester Hide and Skin Depôt commenced.
1907 ..	Sept. 14 ..	Mitchell Memorial Hall opened.
„ ..	„ 19 ..	Leeds Hide and Skin Depôt commenced.
„ ..	Oct. 1 ..	New Huddersfield Saleroom opened.
1908 ..	Feb. 4 ..	Huthwaite Hosiery Factory commenced.
„ ..	„ 8 ..	Birmingham Cycle Depôt opened.
„ ..	June 13 ..	Silvertown Soap Works commenced.
„ ..	„ 29 ..	Keighley Iron Works taken over.
„ ..	„ 29 ..	Dudley Bucket and Fender Society taken over.
„ ..	„ 29 ..	Birtley Tin Plate Society taken over.
1909 ..	Feb. 15 ..	Dunston-on-Tyne Soap Works opened.
„ ..	„ 22 ..	Pontefract Fellmongering commenced.
„ ..	April 5 ..	Leicester Printing Works commenced.
„ ..	Sept. 13 ..	Beeston Hide and Skin Depôt commenced.

LIST OF TELEGRAPHIC ADDRESSES.

ARMAGH DEPÔT: "WHOLESALE, ARMAGH."
BATLEY WOOLLEN MILL: "WHOLESALE, BATLEY."
BIRMINGHAM SALEROOM: "CO-OPERATE, BIRMINGHAM."
BIRTLEY TINPLATE WORKS: "WHOLESALE, BIRTLEY."
BLACKBURN SALEROOM: "WHOLESALE, BLACKBURN."
BRISLINGTON BUTTER FACTORY: "FACTORY, BRISLINGTON."
BRISTOL DEPÔT: "WHOLESALE, BRISTOL."
BROUGHTON CABINET FACTORY: "CO-OPERATOR, MANCHESTER."
BROUGHTON SHIRT, UNDERCLOTHING, AND MANTLE FACTORY: "JACKETS, MANCHESTER."
BROUGHTON TAILORING FACTORY: "TAILORING, MANCHESTER."
BURY WEAVING SHED: "WHOLESALE, BURY."
CARDIFF SALEROOM: "WHOLESALE, CARDIFF."
CENTRAL, MANCHESTER: "WHOLESALE, MANCHESTER."
CORK DEPÔT: "WHOLESALE, CORK."
CRUMPSALL WORKS: "BISCUIT, MANCHESTER."
DESBORO' CORSET FACTORY: "WHOLESALE, DESBORO'."
DUDLEY BUCKET WORKS: "WHOLESALE, DUDLEY."
DUNSTON-ON-TYNE SOAP WORKS: "SOAP, DUNSTON-ON-TYNE."
DUNSTON-ON-TYNE CORN MILL: "WHOLESALE, GATESHEAD."
GOOLE DEPÔT: "WHOLESALE, GOOLE."
HARTLEPOOL LARD REFINERY: "WHOLESALE, WEST HARTLEPOOL."
HECKMONDWIKE SHOE WORKS: "WHOLESALE, HECKMONDWIKE."
HUDDERSFIELD SALEROOM: "WHOLESALE, HUDDERSFIELD."
HUTHWAITE HOSIERY FACTORY: "WHOLESALE, HUTHWAITE."
IRLAM SOAP WORKS: "WHOLESALE, CADISHEAD."
KEIGHLEY IRONWORKS: "WHOLESALE, KEIGHLEY."
LEEDS BRUSH FACTORY: "BROOMS, LEEDS."
LEEDS READY-MADES FACTORY: "SOCIETY, LEEDS."
LEEDS SALE AND SAMPLE ROOMS: "WHOLESALE, LEEDS."
LEEDS HIDE AND SKIN DEPARTMENT: "SKINS, LEEDS."

LIST OF TELEGRAPHIC ADDRESSES—*continued.*

LEICESTER PRINTING WORKS: "TYPOGRAPHY, LEICESTER."
LEICESTER SHOE WORKS: "WHOLESALE, LEICESTER."
LIMERICK DEPÔT: "WHOLESALE, LIMERICK."
LITTLEBOROUGH FLANNEL MILLS: "WHOLESALE, LITTLEBOROUGH."
LIVERPOOL OFFICE AND WAREHOUSE: "WHOLESALE, LIVERPOOL."
LONDON BRANCH: "WHOLESALE, LONDON."
LONGSIGHT PRINTING WORKS: "TYPOGRAPHY, MANCHESTER."
LONGTON CROCKERY DEPÔT: "WHOLESALE, LONGTON (STAFFS.)."
LUTON COCOA WORKS: "WHOLESALE, LUTON."
MANCHESTER CENTRAL: "WHOLESALE, MANCHESTER."
MANCHESTER HIDE AND SKIN DEPARTMENT: "SKINS, MANCHESTER."
MANCHESTER SUN MILL: "SUNLIKE, MANCHESTER."
MARDEN FRUIT FARM: "WHOLESALE, MARDEN, HEREFORD."
MIDDLETON PRESERVE WORKS: "WHOLESALE, MIDDLETON JUNCTION."
NEWCASTLE BRANCH: "WHOLESALE, NEWCASTLE-ON-TYNE."
NEWCASTLE BRANCH, PELAW: "WHOLESALE, BILL-QUAY."
NEWCASTLE BRANCH, GREENGROCERY (STOWELL STREET): "LOYALTY, NEWCASTLE."
NORTHAMPTON SALEROOM: "WHOLESALE, NORTHAMPTON."
NOTTINGHAM SALEROOM: "WHOLESALE, NOTTINGHAM."
OLDHAM STAR MILL: "STAR, OLDHAM."
PONTEFRACT FELLMONGERING: "WHOLESALE, PONTEFRACT."
RODEN ESTATE: "WHOLESALE, RODEN."
RUSHDEN BOOT WORKS: "WHOLESALE, RUSHDEN."
SILVERTOWN FLOUR MILL: "CO-OPERATIF, LONDON."
SILVERTOWN PRODUCTIVE: "PRODUCTIVO, LONDON."
SILVERTOWN SOAP WORKS: "OPERSAPO, LONDON."
TEA DEPARTMENT: "LOOMIGER, LONDON."
TOBACCO FACTORY: "TOBACCO, MANCHESTER."
TRALEE BACON FACTORY: "BACON, TRALEE."
TRALEE DEPÔT: "WHOLESALE, TRALEE."
WISBECH FRUIT DEPÔT: "WHOLESALE, WISBECH."

TELEPHONIC COMMUNICATION.

Our Premises in the following towns are directly connected with the Local Telephone System :—

	Nos.
MANCHESTER—GENERAL OFFICES	61, City.
„ DRAPERY DEPARTMENT	
„ BOOT AND SHOE DEPARTMENT	
„ FURNISHING DEPARTMENT	
„ *CRUMPSALL	
„ *LONGSIGHT	
„ *TOBACCO	
„ *BROUGHTON CABINET WORKS	
„ HIDE & SKIN DEPARTMENT..CENTRAL	5180
NEWCASTLE—WATERLOO STREET	284†
„ WEST BLANDFORD STREET	1787
„ „ „ „	1260
„ „ „ „	1989
„ „ „ „	2506
„ „ „ „	2507
„ „ „ „	498
„ SADDLERY DEPT. (West Blandford Street)	2116
„ GREENGROCERY DEPT. (Stowell Street)..	1524
„ „ „ (New Bridge Street)	2423
„ QUAYSIDE WAREHOUSE	2670
„ „ „	564
„ PELAW WORKS ..GATESHEAD	121
„ „ „	2806
„ HIDES AND SKINS (St. Andrew's Street)..	2907
LONDON—GENERAL OFFICE	1390, † City.
„ GROCERY SALEROOM	
„ DRAPERY	
„ GROVE STREET	
„ READY-MADES	
„ TEA DEPARTMENT	
„ „ „ GENERAL OFFICE	
„ FURNISHING AND BOOT DEPARTMENT ..	
„ BUILDING AND ENGINEERING DEPT.	
„ TRAFFIC	
AVONMOUTH FLOUR MILL	32
BIRMINGHAM SALEROOM ..MIDLAND	838
BATLEY	101
BIRTLEY TINPLATE WORKS	15
BRISTOL—GROCERY TRAVELLERS AND DRAPERY DESPATCH	1916

* Sub. to Manchester General Offices.
† Post Office System. All others National Telephone Company.

TELEPHONIC COMMUNICATION—*continued.*

		Nos.
BRISTOL—OFFICE AND BOOTS		1915
„ SALEROOM		1913
„ DRAPERY DEPARTMENT & FURNISHING		1914
„ BRISLINGTON		1643
BURY		179
CARDIFF		563†
DUDLEY BUCKET WORKS		22
DUNSTON FLOUR MILL	GATESHEAD	1261
„ „ „		2†
„ SOAP WORKS	GATESHEAD	426
„ ENGINEER		28
ENDERBY	NARBORO'	32
GARSTON		6
GOOLE		2
HECKMONDWIKE		112
HUDDERSFIELD		310
HUTHWAITE HOSIERY	SUTTON-IN-ASHFIELD	36
IRLAM	URMSTON	65
KEIGHLEY IRONWORKS		160
LEEDS—SALEROOM		2098
„ READY-MADES, HOLBECK		1648
„ BRUSH FACTORY		4035
„ HIDE AND SKIN DEPARTMENT		4314
LEICESTER—WHEATSHEAF WORKS		1132
„ „ „		235
„ DUNS LANE		342
„ PRINTING WORKS		1144
LITTLEBOROUGH FLANNEL FACTORY		63
LIVERPOOL—VICTORIA STREET	CENTRAL	7862
„ REGENT ROAD	„	5861
LONGTON		16
LUTON		113
MANCHESTER SUN MILL	TRAFFORD PARK	27
„ „ „	„ „	218
MIDDLETON PRESERVE WORKS (Failsworth)		33
NORTHAMPTON SALEROOM		206
NOTTINGHAM SALEROOM		2106
OLDHAM STAR MILL		171
PONTEFRACT FELLMONGERING		33
RUSHDEN		10
SILVERTOWN FLOUR MILL—EASTERN		602
„ PRODUCTIVE—EASTERN		924
„ SOAP WORKS	EAST	1354
WEST HARTLEPOOL REFINERY		286

† Post Office System. All others National Telephone Company.

CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

PAST MEMBERS OF GENERAL COMMITTEE.

Name.	Address.	Elected.	Retired.
*A. Greenwood	Rochdale	1864 March	1874 August.
†Councillor Smithies	Rochdale	1864 March	1869 May.
§James Dyson	Manchester	1864 March	1867 May.
John Hilton	Middleton	1864 March	1868 Nov.
Charles Howarth	Heywood	1864 March	1866 October.
J. Neild	Mossley	1864 March 1867 Nov.	1865 Nov. 1868 Nov.
Thomas Cheetham	Rochdale	1864 March	1865 Nov.
*James Crabtree	Heckmondwike	1865 Nov. 1885 Dec. 1886 June	1874 May. 1886 March. 1889 Dec.
W. Nuttall	Oldham	1865 Nov. 1876 June	1866 Feb. 1877 Dec.
Joseph Thomasson	Oldham	1866 May	1869 Nov.
Edward Hooson	Manchester	1866 May	1869 Dec.
§E. Longfield	Manchester	1867 May	1867 Nov.
Isaiah Lee	Oldham	1867 Nov.	1868 Nov.
†J. M. Percival	Manchester	1868 Feb. 1870 Feb. 1876 March	1868 May. 1872 August. 1882 June.
§D. Baxter	Manchester	1868 May	1871 May.
J. Swindells	Hyde	1868 Nov.	1869 Nov.
T. Sutcliffe	Todmorden	1868 Nov.	1869 Nov.
‡James C. Fox	Manchester	1868 Nov.	1871 May.
W. Marcroft	Oldham	1869 May	1871 May.
*§J. T. W. Mitchell	Rochdale	1869 Nov.	1895 March.
Thomas Pearson	Eccles	1869 Nov.	1871 Nov.
R. Holgate	Over Darwen	1869 Nov.	1870 Nov.
A. Mitchell	Rochdale	1870 August	1870 Nov.
W. Moore	Batley Carr	1870 Nov.	1871 August.
‡Titus Hall	Bradford	1871 May 1877 June	1874 Dec. 1885 Dec.
B. Hague	Barnsley	1871 May 1874 Dec.	1873 May. 1884 Sept.
Thomas Shorrocks	Over Darwen	1871 May	1871 Nov.

PAST MEMBERS OF GENERAL COMMITTEE—*continued.*

Name.	Address.	Elected.	Retired.
‡R. Allen	Oldham	1871 August	1877 April.
Job Whiteley	Halifax	1871 August	1872 Feb.
		1873 Feb.	1874 Feb.
‡Thomas Hayes	Failsworth	1871 Nov.	1873 August.
Jonathan Fishwick	Bolton	1871 Nov.	1872 Feb.
J. Thorpe	Halifax	1872 Feb.	1873 Feb.
‡W. Johnson	Bolton	1872 Feb.	1876 June.
		1877 June	1885 March.
§H. Whiley	Manchester	1872 August	1874 Feb.
		1874 May	1876 March.
J. Butcher	Banbury	1873 May	1873 August.
H. Atkinson	Blaydon-on-Tyne	1873 August	1874 Dec.
William Bates	Eccles	1873 August	1907 June.
J. F. Brearley	Oldham	1874 Feb.	1874 Dec.
Robert Cooper	Accrington	1874 Feb.	1876 June.
H. Jackson	Halifax	1874 Dec.	1876 June.
J. Pickersgill	Batley Carr	1874 Dec.	1877 March.
W. Barnett	Macclesfield	1874 Dec.	1882 Sept.
John Stansfield	Heckmondwike	1874 Dec.	1898 June.
Thomas Bland	Huddersfield	1874 Dec.	1907 March.
S. Lever	Bacup	1876 Sept.	1885 Sept.
		1886 March.	1888 May.
F. R. Stephenson	Halifax	1876 Sept.	1877 March.
R. Whittle	Crewe	1877 Dec.	1886 March.
‡Thos. Swann	Masborough	1882 Sept.	1899 Feb.
John Lord	Accrington	1883 Nov.	1907 Sept.
Joseph Mc.Nab	Hyde	1883 Dec.	1886 March
Alfred North	Batley	1883 Dec.	1905 August.
James Hilton	Oldham	1884 Sept.	1890 January.
Samuel Taylor	Bolton	1885 Sept.	1891 Dec.
William P. Hemm	Nottingham	1888 Sept.	1889 August.
E. Hibbert	Failsworth	1882 Sept.	1895 June.
James Lownds	Ashton-under-Lyne	1885 March	1895 July.
Amos Scotton	Derby	1890 June	1904 October.

* Held Office as President.
‡ Held Office as Secretary.
† Held Office as Secretary and Treasurer.
§ Held Office as Treasurer.

* PAST MEMBERS OF NEWCASTLE BRANCH COMMITTEE.

Name.	Address.	Elected.	Retired.
Ephraim Gilchrist	Wallsend	1873 Oct.	1874 Jan.
George Dover	Chester-le-Street ...	1874 Dec.	1877 Sept.
Humphrey Atkinson ..	Blaydon-on-Tyne ..	1874 Dec.	1879 May.
†James Patterson.....	West Cramlington ..	1874 Dec.	1877 Sept.
John Steel	Newcastle-on-Tyne ..	1874 Dec.	1876 Sept.
William Green	Durham	1874 Dec.	1891 Sept.
Thomas Pinkney	Newbottle	1874 Dec.	1875 March.
Richard Thomson	Sunderland	1874 Dec.	1893 Sept.
†John Thirlaway	Gateshead	1876 Dec.	1892 May.
William Robinson	Shotley Bridge	1877 Sept.	1884 June.
William J. Howat	Newcastle-on-Tyne ..	1877 Dec.	1883 Dec.
George Scott	Newbottle	1879 May	1893 Dec.
J. Atkinson	Wallsend	1883 Dec.	1890 May.
George Fryer	Cramlington	1883 Dec.	1887 Dec.
Matthew Bates	Newcastle-on-Tyne ..	1884 June	1893 June.
George Binney	Durham	1891 Dec.	1905 May.
Robert Irving	Carlisle	1892 June	1904 August.
Thomas Rule	Gateshead	1893 June	1903 June.
William Stoker	Seaton Delaval	1893 Sept.	1902 July.

* PAST MEMBERS OF LONDON BRANCH COMMITTEE.

Name.	Address.	Elected.	Retired.
J. Durrant	Arundel	1874 Dec.	1875 Dec.
John Green	Woolwich.....	1874 Dec.	1876 Dec.
†Thomas Fowe	Buckfastleigh	1874 Dec.	1878 March.
T. E. Webb	Battersea	1874 Dec.	1896 Dec.
J. Clay	Gloucester	1874 Dec.	1901 Oct.
H. Pumphrey	Lewes	1874 Dec.	1907 March.
Geo. Hines	Ipswich	1874 Dec.	1907 June.
†William Strawn	Sheerness	1875 Dec.	1882 March.
Frederick Lamb	Banbury	1876 Dec.	1888 Dec.
F. A. Williams	Reading	1882 June	1886 Sept.
G. Sutherland	Woolwich.....	1883 Dec.....	1904 Oct.
Geo. Hawkins	Oxford	1885 June	1907 March.
J. J. B. Beach	Colchester	1886 Dec.	1888 Dec.
R. H. Tutt	Hastings	1897 March	1904 Feb.
W. H. Brown	Newport	1902 Sept.	1907 April.

* Newcastle and London Branch Committees constituted December, 1874.
† Held Office as Secretary.

THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

MEMBERS OF GENERAL, AND NEWCASTLE AND LONDON BRANCH COMMITTEES WHO HAVE DIED DURING TIME OF OFFICE.

NAME.	ADDRESS.	DATE OF DEATH.
	GENERAL.	
Edward Hooson	Manchester	December 11th, 1869.
Robert Allen.....	Oldham.....	April 2nd, 1877.
Richard Whittle	Crewe.....	March 6th, 1886.
Samuel Lever	Bacup	May 18th, 1888.
William P. Hemm	Nottingham	August 21st, 1889.
James Hilton	Oldham.....	January 18th, 1890.
Samuel Taylor.....	Bolton	December 15th, 1891.
J. T. W. Mitchell.....	Rochdale	March 16th, 1895.
E. Hibbert	Failsworth	June 25th, 1895.
James Lownds.....	Ashton-un-Lyne ..	July 27th, 1895.
Thos. Swann.....	Masboro'	February 15th, 1899.
Amos Scotton	Derby.....	October 2nd, 1904.
Alfred North	Batley	August 14th, 1905.
	NEWCASTLE.	
J. Atkinson	Wallsend	May 25th, 1890.
William Green.....	Durham	September 9th, 1891.
John Thirlaway	Gateshead.....	May 1st, 1892.
William Stoker	Seaton Delaval ..	July 4th, 1902.
Robert Irving	Carlisle	August 22nd, 1904.
George Binney.....	Durham	May 5th, 1905.
	LONDON.	
J. J. B. Beach	Colchester.....	December 21st, 1888.
T. E. Webb	Battersea	December 2nd, 1896.
J. Clay	Gloucester	October 25th, 1901.
R. H. Tutt	Hastings	February 26th, 1904.
G. Sutherland	Woolwich	October 17th, 1904.
W. H. Brown	Newport	April 20th, 1907.

CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

PAST AUDITORS.

Name.	Address.	Elected.	Retired.
D. Baxter	Manchester	1864 March	1868 May.
J. Hankinson	Preston	1864 May	1865 May.
E. Longfield	Manchester	1865 May	1867 May.
James White	Manchester	1867 May	1881 Sept.
W. Nuttall	Oldham	1868 May	1868 Nov.
		1873 Nov.	1874 May.
A. Howard	Rochdale	1868 Nov.	1870 May.
R. Taylor	Oldham	1870 May	1873 May.
		1873 Nov.	1875 Feb.
J. C. Fox	Manchester	1872 May	1876 Sept.
		1876 Dec.	1877 Sept.
H. C. Pingstone	Manchester	1872 May	1872 Nov.
W. Barnett	Macclesfield	1872 Nov.	1873 Nov.
W. Grimshaw	Eccles	1873 May	1874 May.
J. Leach	Rochdale	1874 May	1878 June.
J. Odgers	Manchester	1874 May	1874 Sept.
J. M. Percival	Manchester	1875 March	1876 March.
W. Appleby	Manchester	1876 March	1888 Sept.
J. D. Kershaw	Oldham	1876 Oct.	1885 Sept.
James Kershaw	Rochdale	1878 June	1878 Sept.
W. Nuttall	Eccles	1879 March	1879 June.
T. Whitworth	Rochdale	1881 Dec.	1885 June.
Isaac Haigh	Barnsley	1888 August	1903 Feb.

STATISTICS

SHOWING THE
PROGRESS OF

THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

PROGRESS FROM COMMENCEMENT, IN

Year ended	£5 Shares taken up.	No. of Members belonging to our Shareholders.	Capital. Shares.	Loans and Deposits.	Trade and Bank Reserve Fund.	Insurance Fund.	Reserved Balances.	Total.	Net Sales.
			£	£	£	£	£	£	£
October, 1864 (30 weeks) ..	..	18,337	2,455	Inclu-	..	..	..	2,455	51,857
„ 1865	..	24,005	7,182	ded in	..	..	..	7,182	120,754
„ 1866	..	31,030	10,968	Shares.	82	..	..	11,050	175,489
January, 1868 (65 weeks) ..	..	59,349	11,276	14,355	682	..	..	26,313	331,744
„ 1869	..	74,737	14,888	16,059	1,115	..	..	32,062	412,240
„ 1870	..	79,245	16,556	22,822	1,280	..	..	40,658	507,217
„ 1871 (53 weeks) ..	..	89,880	19,015	22,323	2,826	..	..	44,164	677,734
„ 1872	5,835	114,588	24,410	25,768	1,910	..	..	52,088	758,764
„ 1873	6,949	134,276	31,352	112,589	2,916	..	..	146,857	1,153,132
„ 1874	13,899	168,985	48,126	147,949	1,613	2,356	..	200,044	1,636,950
„ 1875	17,326	198,608	60,930	193,594	5,373	3,385	..	263,282	1,964,829
„ 1876	22,254	249,516	78,249	286,614	8,910	5,834	..	379,607	2,247,395
„ 1877 (53 weeks) ..	24,717	276,522	94,590	299,287	12,631	10,843	634	417,985	2,697,366
„ 1878	24,979	274,649	103,091	287,536	14,554	12,556	788	418,525	2,827,052
„ 1879	28,206	305,161	117,657	291,939	16,245	15,127	1,146	442,114	2,705,625
December 1879 (50 weeks)..	30,688	331,625	130,615	321,670	25,240	15,710	1,095	494,330	2,645,331
„ 1880	33,663	361,523	146,061	361,805	38,422	17,905	1,661	565,854	3,339,681
„ 1881	34,351	367,973	156,052	386,824	16,037	18,644	2,489	580,046	3,574,095
„ 1882	38,643	404,006	171,940	416,832	20,757	19,729	2,945	632,203	4,038,238
„ 1883	41,783	433,151	186,692	455,879	20,447	21,949	6,214	691,181	4,546,889
„ 1884 (53 weeks)..	45,099	459,734	207,080	494,840	25,126	24,324	9,988	761,358	4,675,371
„ 1885	51,099	507,772	234,112	524,781	31,094	40,084	11,104	841,175	4,793,151
„ 1886	58,612	558,104	270,679	567,527	37,755	57,015	11,403	944,379	5,223,179
„ 1887	64,475	604,800	300,953	590,091	39,095	73,237	13,666	1,017,042	5,713,235
„ 1888	67,704	634,196	318,583	648,134	51,189	84,201	13,928	1,116,035	6,200,074
„ 1889 (53 weeks)..	72,399	679,336	342,218	722,321	58,358	119,541	9,197	1,251,635	7,028,944
„ 1890	92,572	721,316	434,017	824,974	48,549	155,231	11,695	1,474,466	7,429,073
„ 1891	100,022	751,269	473,956	900,752	53,165	193,115	15,409	1,636,397	8,766,430
„ 1892	112,339	824,149	523,512	925,471	56,301	218,534	17,827	1,741,645	9,300,904
„ 1893	121,555	873,698	570,149	917,482	35,813	240,884	14,973	1,779,301	9,526,167
„ 1894	127,211	910,104	598,496	972,586	37,556	259,976	22,488	1,891,102	9,443,938
„ 1895 (53 weeks)..	132,639	930,985	635,541	1,092,070	64,354	282,563	19,050	2,093,578	10,141,917
„ 1896	142,868	993,564	682,656	1,195,895	97,852	319,478	20,161	2,316,042	11,115,056
„ 1897	151,682	1,053,564	728,749	1,254,319	109,883	350,747	28,623	2,472,321	11,920,143
„ 1898	161,720	1,118,158	775,536	1,297,182	152,460	382,620	24,202	2,632,000	12,574,748
„ 1899	170,993	1,179,609	821,224	1,372,541	199,104	415,690	20,942	2,829,501	14,212,375
„ 1900	182,810	1,249,091	883,791	1,568,163	257,056	447,390	31,545	3,187,945	16,043,889
„ 1901 (53 weeks)..	196,556	1,315,235	948,944	1,664,765	285,132	477,904	39,304	3,416,049	17,642,082
„ 1902	208,299	1,392,399	1,006,894	1,701,932	342,152	446,757	4,915	3,502,650	18,397,559
„ 1903	216,249	1,445,099	1,043,031	1,871,026	327,905	481,886	13,700	3,737,548	19,333,142
„ 1904	257,424	1,594,145	1,196,703	1,890,352	313,413	516,969	11,739	3,929,176	19,809,196
„ 1905	270,366	1,635,527	1,307,341	2,192,681	329,995	559,545	9,371	4,398,933	20,785,469
„ 1906	287,915	1,703,564	1,388,338	2,581,120	375,565	598,363	12,557	4,955,943	22,510,035
„ 1907 (53 weeks)..	303,701	1,768,935	1,476,021	2,757,013	416,872	641,375	15,839	5,407,120	24,786,568
„ 1908	323,164	1,845,415	1,570,732	3,031,924	477,370	692,547	16,177	5,758,750	24,902,842
	..	..	..	..	..	..	..	..	358,687,869

MARCH, 1864, TO DECEMBER, 1908.

Comparison with corresponding period previous year. Increase.	Rate per cent.	Distributive Expenses. Amount.	Rate on Sales Per £.	Per £100		Net Profit.	Average Dividend paid per £.	Additions to Trade Dept. ↔ Reserve Fund.	↔ Insuran'e Fund.	Dates Departments and Branches were commenced.
£		£	d.	s.	d.	£	d.	£	£	
..	..	347	1¾	13	4½	267	1½	..	..	
..	..	906	1¾	15	0	1,858	3½	..	..	
54,735	45¼	1,615	2⅛	18	4¾	2,310	3	234	..	Tipperary.
112,688	51⅜	3,135	2¼	18	10¾	4,411	3	450	..	
124,063	43	3,338	1⅛	16	2¼	4,862	2¾	416	..	Kilmallock.
94,977	23	4,644	2⅛	18	3⅝	4,248	1¾	542	..	Limerick.
159,379	30¾	5,583	1⅛	16	5⅝	7,626	2¼	1,620	..	
86,559	12⅞	6,853	2⅛	18	0¾	7,867	2¼	1,020	..	Newcastle. Bank.
394,368	51⅛	12,311	2⅝	22	2⅝	11,116	2¼	1,243	..	Manchester Boot and Shoe, Crumpsall.
483,818	41⅞	21,147	3	25	10	14,233	2	922	..	Armagh, Manchester Drapery, Leicester, Cheshire, Waterford, Clonmel.
327,879	20	28,436	3⅜	28	11¼	20,684	2	4,461	..	London, Tralee, Durham.
282,566	14⅜	31,555	3⅜	28	0⅛	26,750	2⅜	4,826	..	Liverpool.
401,095	17½	42,436	3¾	31	5½	36,979	2⅜	4,925	..	New York, Goole, Furnishing. S.S. "Plover" purchased. Cork.
188,897	7⅛	43,169	3⅝	30	6⅜	29,189	2	579	..	
121,427*	4⅝*	43,093	3¾	31	10¼	34,959	2⅛	5,970	..	
22,774	0⅞	41,309	3¾	31	2¾	42,764	2¾	8,060	..	Launch of Steamship "Pioneer." Rouen. Goole forwarding depôt.
611,282	22⅜	47,153	3⅜	28	2¾	42,090	2⅜	10,651	..	Heckmondwike.
234,414	7	51,306	3⅜	28	8½	46,850	2⅝	7,672	..	Copenhagen. Purchase of S.S. "Cambrian."
464,143	12⅞	57,340	3⅜	28	4¾	49,658	2⅝	3,416	..	Tea and Coffee Department, London.
508,651	12½	66,057	3⅜	29	0⅝	47,885	2⅝	3,176	..	Purchase of S.S. "Unity."
41,042	0⅞	70,343	3½	30	1	54,491	2¾	6,431	..	Hamburg. Bristol Depôt. Launch of S.S. "Progress."
203,946	4⅜	74,305	3⅝	31	0	77,630	3⅜	4,454	13,259	
430,028	8⅞	81,653	3¾	31	3⅜	83,328	3⅛	7,077	15,469	Longton Depôt. Launch of S.S. "Federation."
490,056	9⅜	93,979	3⅞	32	10¾	65,141	2½	9,408	2,778	Batley, Heckmondwike Currying.
486,839	8½	105,027	4	33	10½	82,490	2⅞	8,684	6,614	London Cocoa Department. Launch of S.S. "Equity." Batley Clothing.
709,638	11⅛	117,849	4	33	6⅜	101,984	3⅛	2,249	16,658	
532,750	7⅝	126,879	4	34	1⅞	126,979	3½	..	20,982	Launch of S.S. "Liberty." Leeds Clothing.
1,337,357	18	143,151	3⅞	32	7⅞	135,008	3½	1,145	14,702	Dunston, Aarhus, Leicester New Works.
534,474	6	165,737	4¼	35	7⅝	98,532	2½	6,511	1,000	Broughton Cabinet Works.
225,263	2⅜	179,910	4½	37	9¼	84,156	2½	†17,215	7,659	
82,229*	0¾*	186,058	4⅝	39	4¾	126,192	2¾	26,092	..	Montreal. Broughton Clothing Fac'ry.
516,365	5¼	199,512	4⅝	39	4⅛	192,766	3¾	27,424	10,000	Printing, Gothenburg, Irlam, Irish Creameries. [Denia
1,164,496	11⅝	218,393	4⅝	39	3½	177,419	3½	18,045	10,000	W. Hartlep'l, Middlet'n, Roden Est'te,
805,087	7⅛	246,477	4⅞	41	4¼	135,561	2¾	8,338	..	Sydney.
654,605	5⅜	255,032	4¾	40	6¾	231,256	3½	31,618	5,000	Littleboro', Manch'r Tobacco Fact'ry.
1,637,627	13	278,882	4⅝	39	2⅞	286,250	4	63,838	..	
1,831,514	12⅞	314,410	4⅝	39	2¼	289,141	4	48,210	..	Rushd'n Shoe Fact'ry, Silvert'wn Corn Mill, Herning Bacon Fact'ry, Odense.
1,448,150	8⅞	335,183	4½	37	11⅞	288,321	4	27,210	..	Tralee Bacon Factory, Roden Convalescent Home, Sydney Oil Works.
1,014,522	5¾	345,855	4½	37	7⅛	336,369	4	51,697	..	Launch of S.S. "Unity," Pelaw.
935,583	5	354,316	4⅜	36	7¾	297,304	4	4,759	..	Luton Cocoa Works, Launch of S.S. "Fraternity," Leicester Hosiery F'y.
476,054	2⅜	377,606	4½	38	1⅜	332,374	4	37,774	..	Brislington Butter Factory, Huddersfield and Leeds Brush Factories, Marden Fruit Farm, Bury Weaving Shed.
976,273	4⅞	396,767	4½	38	2⅛	304,568	4	†3,591	..	Desboro' Corset Factory, Launch of S.S. "New Pioneer," Esbjerg.
1,724,566	8¼	430,862	4½	38	3⅜	410,680	4	54,766	..	Rochdale Flour, Oldham Star Flour, & M'chester Sun Flour & Provender Mills
2,089,570	9⅛	468,101	4½	37	9⅛	488,571	4	67,479	..	
487,222	1⅞	501,975	4¾	40	3¾	371,497	4	†2,481	..	Birmingham Cycle Depôt, Huthwaite Hosiery Factory (transferred from Leicester), Silvertown Soap Works, Birtley Tinplate Works, Dudley Bucket and Fender Works, Keighley Ironworks.
..	..	6,580,495	4⅜	36	8¼	5,614,614	2⅞	‡550,105	‡124,121	

* Decrease. † From. ‡ From Disposal of Profit Account.

RESERVE FUND

Dr. TRADE DEPARTMENT FROM

Deductions from Reserve Fund—		£
Subscriptions and Donations to Charitable and other Objects		81,452
Investments Written off: Bank Department		18,259
„ „ Trade Department		10,660
Insurance Fund		6,000
Land and Buildings Account—Depreciation, Special		1,148
Fixtures „ „ „		852
Celebration Dinner: Opening Warehouse, Balloon Street		56
Newcastle Formation Expenses		16
21st Anniversary Commemoration Expenses, Manchester		2,017
Sprinklers Account—Amount written off to date		66,432
		186,892
RESERVE FUND, December 26th, 1908:—		
Investments:—Manchester Ship Canal Company, 2,000 Ordinary Shares of £10 each	£20,000	
„ Gilsland Convalescent Home, 7,500 Shares of £1 each	7,500	
„ British Cotton Growing Association, 3,000 Shares of £1 each	3,000	
„ North-Western Co-operative Convalescent Homes Association	6,500	
		37,000
Balance, as per Balance Sheet, December 26th, 1908	368,273	
Less, as per Disposal of Profit Account, December 26th, 1908	12,633	
		355,640
		£579,532

ACCOUNT.

COMMENCEMENT OF SOCIETY. Cr.

		£
Additions to Reserve Fund—		
From Disposal of Profit Account, as per page 31—Net		550,105
Balance—Sale of Properties:—		
Strawberry Estate, Newcastle	£1,953	
Land, Liverpool	713	
Rosedale	11	
South Shields	96	
Newhall	418	
Durham	376	
Gorton	10,923	
Calais	319	
Steamships	10,621	
Tipperary	450	
		25,880
Balance—Sale of Shares—New Telephone Company		44
„ Share Investment—Lancashire and Yorkshire Productive Society		60
„ Sale of part Shares—Co-operative Printing Society		63
„ Share Investment—Leicester Hosiery Society		76
„ „ „ Star and Rochdale Corn Mills		14
„ „ „ Keighley Ironworks		55
Dividend on Debts, previously written off		786
Balances, Shares, Loans, &c., Accounts		220
Bonus to Employés: Differences between Amounts Provided and actually Paid		311
Dividend on Sales to Employés		403
Interest on Manchester Ship Canal Shares		1,515
		£579,532

MANCHESTER GROCERY AND PROVISION TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses. Amount.	Expenses. Rate per £.	Net Profit. Amount.	Net Profit. Rate per £.	Stocks at end.
	£	£	s. d.	£	s. d.	£
1¾ Years, January, 1876..	2,586,691	26,417	0 2⅜	31,028	0 2⅞	56,487
5 ,, December, 1880..	8,740,658	87,603	0 2⅜	140,043	0 3¾	70,091
5 ,, ,, 1885..	11,723,202	127,892	0 2½	157,209	0 3⅛	92,790
5 ,, ,, 1890..	15,511,593	180,023	0 2¾	264,131	0 4	123,432
5 ,, ,, 1895..	21,956,461	279,262	0 3	339,816	0 3⅜	159,930
5 ,, ,, 1900..	28,186,928	374,568	0 3⅛	500,911	0 4¼	158,537
5 ,, ,, 1905..	41,629,024	489,689	0 2¾	774,698	0 4⅜	237,874
Year, ,, 1906..	10,116,804	116,290	0 2⅔	199,945	0 4⅝	273,669
,, (53 wks) ,, 1907..	11,404,612	128,137	0 2⅝	234,190	0 4⅞	265,372
,, ,, 1908..	11,265,443	138,122	0 2⅞	210,813	0 4⅜	240,136
Half Year, June, 1909..	5,538,245	68,760	0 2⅞	121,975	0 5¼	223,096
35¼ Years' Total....	168,659,661	2,016,763	0 2¾	2,974,759	0 4⅛	..

MANCHESTER DRAPERY TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses. Amount.	Expenses. Rate per £.	Net Profit. Amount.	Net Profit. Rate per £.	Stocks at end.
	£	£	s. d.	£	s. d.	£
2¼ Years, January, 1876..	211,351	11,484	1 1	2,165	0 2⅜	72,408
5 ,, December, 1880..	672,992	43,116	1 3⅜	* 941	0 0½	44,105
5 ,, ,, 1885..	771,933	42,913	1 1¼	20,277	0 6¼	44,948
5 ,, ,, 1890..	1,205,935	60,656	1 0	25,278	0 5½	84,739
5 ,, ,, 1895..	1,920,447	100,386	1 0⅜	48,223	0 6	108,337
5 ,, ,, 1900..	2,568,623	141,497	1 1⅜	88,133	0 8⅛	153,641
5 ,, ,, 1905..	3,315,793	196,568	1 2⅜	94,449	0 6¾	107,837
Year, ,, 1906..	791,636	47,894	1 2½	25,342	0 7⅝	116,807
,, (53 wks) ,, 1907..	894,191	54,131	1 2½	32,021	0 8½	110,503
,, ,, 1908..	899,895	59,075	1 3⅜	23,463	0 6¼	111,677
Half Year, June, 1909..	455,070	29,191	1 3⅜	14,863	0 7¾	111,030
35¾ Years' Total....	13,707,866	786,911	1 1¾	373,273	..	..
Less Depreciation, October, 1877.....				4,757	..	
Leaves Net Profit				368,516	0 6⅜	

* Loss.

Note.—To December, 1883. the figures include Woollens and Ready-Mades Department.
,, To June, 1905, inclusive, the figures include Desboro' Corset Factory, } now separately
,, To December, 1906, ,, ,, ,, Broughton Shirt ,, } stated in Prod. Ac/s.

MANCHESTER WOOLLENS AND READY-MADES TRADE.

Since publishing a separate Account in Balance Sheet.

Period. Ended.	Sales.	Expenses.		Net Profit.		Stocks at end.	
		Amount.	Rate per £.	Amount.	Rate per £.	(*a*)	(*b*)
	£	£	s. d.	£	s. d.	£	£
2 Years, December, 1885	41,578	2,470	1 2½	745	0 4½	5,242	..
5 ,, ,, 1890	120,546	8,331	1 4½	*1,196	0 2⅜	11,463	..
5 ,, ,, 1895	255,315	15,905	1 2⅞	*3,232	0 3	15,608	..
5 ,, ,, 1900	622,486	35,706	1 1¾	13,805	0 5¼	35,978	..
5 ,, ,, 1905	874,585	51,849	1 2⅛	16,346	0 4⅜	51,262	16,779
Year, ,, 1906	208,611	12,578	1 2⅜	4,826	0 5½	56 468	26,647
,, (53 wks) ,, 1907	231,457	13,664	1 2⅛	6,035	0 6¼	59,283	31,652
,, ,, 1908	239,358	15,140	1 3⅛	1,747	0 1⅜	60,661	37,554
Half Year, June, 1909	143,843	8,422	1 2	2,898	0 4¾	54,612	33,380
25½ Years' Total...	2,737,779	164,065	1 2¾	41,974	0 3⅜	..	..

* Loss. (*a*) Woollens and Ready-mades and Outfitting. (*b*) Linings and Dyed Goods.
Note.—To June, 1895, inclusive, the Results and Stocks include Broughton Clothing Factory.

MANCHESTER BOOT AND SHOE TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses.		Net Profit.		Stocks at end.
		Amount.	Rate per £.	Amount.	Rate per £.	
	£	£	s. d.	£	s. d.	£
2½ Years, January, 1876 ..	96,648	2,659	0 6½	1,524	0 3¾	7,711
5 ,, December, 1880 ..	292,347	10,500	0 8½	3,646	0 2⅞	11,484
5 ,, ,, 1885 ..	439,988	14,703	0 8	6,330	0 3⅜	16,074
5 ,, ,, 1890 ..	738,251	24,180	0 7¾	17,519	0 5⅝	32,095
5 ,, ,, 1895 ..	1,175,301	48,031	0 9¾	18,957	0 3¾	56,302
5 ,, ,, 1900 ..	1,493,428	59,448	0 9½	30,468	0 4⅕	62,178
5 ,, ,, 1905 ..	1,859,595	70,983	0 9⅛	31,162	0 4	63,144
Year ,, 1906 ..	426.797	15,167	0 8½	9,661	0 5⅜	57,329
,, (53 wks) ,, 1907 ..	470,110	17,049	0 8⅝	9,039	0 4½	57,663
,, ,, 1908 ..	462,989	18,630	0 9⅝	4,849	0 2½	69,809
Half Year, June, 1909 ..	261,600	10,180	0 9¼	4,181	0 3⅜	83,028
35¾ Years' Total.....	7,717,054	291,580	0 9	137,336	0 4¼	..

MANCHESTER FURNISHING TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses.		Net Profit.		Stocks at end. (*a*)
		Amount.	Rate per £.	Amount.	Rate per £.	
	£	£	s. d.	£	s. d.	£
4½ Years, December, 1880...	81,386	4,999	1 2⅝	617	0 1¾	4,307
5 ,, ,, 1885...	184,218	9,354	1 0½	2,379	0 3	5,817
5 ,, ,, 1890...	439,580	21,250	0 11½	6,408	0 3⅜	12,980
5 ,, ,, 1895...	781,803	41,130	1 0⅝	6,587	0 2	19,574
5 ,, ,, 1900...	1,317,554	65,372	0 11⅞	23,638	0 4¼	27,817
5 ,, ,, 1905...	1,639,436	80,885	0 11¾	22,300	0 3½	28,388
Year, ,, 1906...	378,332	18,321	0 11½	5,861	0 3⅜	27,227
,, (53 wks) ,, 1907...	416,266	19,510	0 11⅛	7,036	0 4	29,037
,, ,, 1908...	412,290	21,550	1 0½	5,357	0 3	30,173
Half Year, June, 1909...	202,998	11,207	1 1¼	1,160	0 1¼	31,099
33 Years' Total	5,853,863	293,578	1 0	81,343	0 3¼	..

Note.—From March, 1893, to June, 1895, inclusive, the Results and Stocks include Broughton Cabinet Works.

(*a*) Excludes Longton Stock. Memo.—In Balance Sheet Longton Stocks included with Manchester Furnishing Stocks.

NEWCASTLE BRANCH GROCERY AND PROVISION TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses.		Net Profit.		Stocks at end.
		Amount.	Rate per £.	Amount.	Rate per £.	
	£	£	s. d.	£	s. d.	£
5 Years, December, 1880...	2,582,396	38,033	0 3½	23,708	0 2⅛	44,398
5 ,, ,, 1885...	4,237,286	53,274	0 3	55,386	0 3⅛	53,546
5 ,, ,, 1890...	5,217,881	70,760	0 3½	93,880	0 4½	42,136
5 ,, ,, 1895...	7,761,473	104,141	0 3⅛	155,711	0 4¾	46,719
5 ,, ,, 1900...	10,795,105	169,596	0 3¾	185,269	0 4	87,591
5 ,, ,, 1905...	14,933,269	210,120	0 3⅜	182,038	0 2⅞	74,783
Year, ,, 1906...	3,208,817	48,957	0 3⅝	50,190	0 3⅜	95,764
,, (53 wks) ,, 1907...	3,485,299	50,871	0 3⅜	61,083	0 4⅛	106,860
,, ,, 1908...	3,461,562	51,922	0 3½	64,133	0 4⅜	86,173
Half Year, June, 1909...	1,676,567	25,772	0 3⅝	36,035	0 5⅛	84,999
33½ Years' Total	57,359,655	822,946	0 3⅜	907,433	0 3¾	..

NEWCASTLE BRANCH DRAPERY TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses. Amount.	Expenses. Rate per £.	Net Profit. Amount.	Net Profit. Rate per £.	Stocks at end.
	£	£	s. d.	£	s. d.	£
5 Years, December, 1880..	234,269	10,745	0 11	5,484	0 5½	16,171
5 „ „ 1885..	513,938	17,599	0 8½	21,903	0 10½	24,084
5 „ „ 1890..	876,923	30,548	0 8½	37,968	0 10⅜	33,216
5 „ „ 1895..	1,351,804	44,684	0 7⅞	57,256	0 10½	48,961
5 „ „ 1900..	1,864,292	71,047	0 9½	84,856	0 10⅞	63,704
5 „ „ 1905..	2,259,678	122,128	1 0⅞	64,195	0 6¾	59,939
Year, „ 1906..	493,226	29,330	1 2½	9,038	0 4⅜	60,754
„ (53 wks) „ 1907..	563,332	30,330	1 0⅝	15,210	0 6⅝	60,274
„ „ 1908..	574,542	31,899	1 1¼	16,036	0 6⅜	56,579
Half Year, June, 1909..	267,228	16,462	1 2¾	7,173	0 6⅜	61,121
33½ Years' Total	8,999,232	404,772	0 10¾	319,119	0 8½	..

Note.—To June, 1898, the figures include Woollens and Ready-Mades Department.

NEWCASTLE BRANCH WOOLLENS AND READY-MADES TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses. Amount.	Expenses. Rate per £.	Net Profit. Amount.	Net Profit. Rate per £.	Stocks at end.
	£	£	s. d.	£	s. d.	£
2½ Years, December, 1900..	339,631	10,361	0 7½	16,984	1 0	35,627
5 „ „ 1905..	719,657	32,340	0 10¾	24,408	0 8⅛	32,054
Year, „ 1906..	153,401	7,303	0 11⅜	7,059	0 11	34,642
„ (53 wks) „ 1907..	171,212	7,919	0 11	6,527	0 9½	35,197
„ „ 1908..	172,518	8,009	0 11⅛	6,929	0 9⅝	40,214
Half Year, June, 1909..	92,757	4,317	0 11⅛	5,282	1 1⅝	29,985
11 Years' Total	1,649,176	70,249	0 10½	67,189	0 9¾	..

NEWCASTLE BRANCH BOOT AND SHOE TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses. Amount.	Expenses. Rate per £.	Net Profit. Amount.	Net Profit. Rate per £.	Stocks at end.
	£	£	s. d.	£	s. d.	£
5 Years, December, 1880..	144,855	4,500	0 7⅜	2,412	0 4	5,971
5 „ „ 1885..	327,150	9,980	0 7½	8,276	0 6	11,319
5 „ „ 1890..	493,126	18,876	0 9⅛	7,874	0 3⅜	11,870
5 „ „ 1895..	648,837	22,443	0 8¼	14,020	0 5⅜	20,680
5 „ „ 1900..	893,524	31,452	0 8⅜	21,199	0 5⅜	26,770
5 „ „ 1905..	1,179,581	47,466	0 9⅜	18,082	0 3⅜	29,423
Year, „ 1906..	248,898	9,731	0 9⅜	6,081	0 5¾	27,237
„ (53 wks) „ 1907..	268,408	10,195	0 9	5,089	0 4½	27,469
„ „ 1908..	269,241	10,374	0 9⅛	4,881	0 4¼	32,096
Half Year, June, 1909..	139,149	5,465	0 9⅜	2,082	0 3½	33,218
33½ Years' Total	4,612,769	170,482	0 8¾	89,996	0 4⅜	..

Note.—To December, 1888, the figures include Furnishing Department.

NEWCASTLE BRANCH FURNISHING TRADE.

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses.		Net Profit.		Stocks at end.
		Amount.	Rate per £.	Amount.	Rate per £.	
	£	£	s. d.	£	s. d.	£
2 Years, December, 1890..	138,487	6,287	0 10⅝	2,387	0 4½	10,474
5 „ „ 1895..	485,907	26,707	1 1⅝	6,233	0 3	16,120
5 „ „ 1900..	963,098	47,272	0 11¾	24,066	0 5⅞	29,796
5 „ „ 1905..	1,285,488	76,223	1 2⅛	11,638	0 2⅛	28,555
Year, „ 1906..	257,204	18,499	1 5¼	4,246	0 3⅞	30,656
„ (53 wks) „ 1907..	301,266	19,853	1 3¾	8,367	0 6⅝	28,357
„ „ 1908..	308,485	20,125	1 3⅝	8,465	0 6½	27,762
Half Year, June, 1909..	144,569	10,379	1 5⅛	2,380	0 3⅞	30,210
20½ Years' Total	3,884,504	225,345	1 1⅞	67,782	0 4⅛	..

LONDON BRANCH GROCERY AND PROVISION TRADE

(INCLUDING BRISTOL, CARDIFF AND NORTHAMPTON DEPOTS).

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses.		Net Profit.		Stocks at end.
		Amount.	Rate per £.	Amount.	Rate per £.	
	£	£	s. d.	£	s. d.	£
1¾ Years, January, 1876..	203,137	3,907	0 4½	2,151	0 2½	7,219
5 „ December, 1880..	1,119,233	17,326	0 3⅝	17,688	0 3¾	20,789
5 „ „ 1885..	1,746,107	29,470	0 4	24,718	0 3⅜	24,256
5 „ „ 1890..	3,661,913	66,023	0 4¼	51,270	0 3¼	57,347
5 „ „ 1895..	6,125,158	125,071	0 4⅞	74,567	0 2⅞	45,828
5 „ „ 1900..	8,924,536	188,854	0 5	137,122	0 3⅜	109,468
5 „ „ 1905..	15,225,894	247,770	0 3⅞	221,376	0 3⅜	129,171
Year, „ 1906..	3,638,704	59,051	0 3⅞	58,069	0 3¾	153,199
„ (53 wks) „ 1907..	4,009,088	61,247	0 3⅜	66,616	0 3⅞	152,934
„ „ 1908..	4,157,196	63,338	0 3⅝	68,948	0 3⅞	137,110
Half Year, June, 1909..	2,097,784	31,904	0 3⅜	40,163	0 4½	127,416
35¼ Years' Total	50,908,750	893,961	0 4⅛	762,688	0 3½	..

LONDON BRANCH BOOT & SHOE TRADE

(INCLUDING BRISTOL DEPOT).

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses.		Net Profit.		Net Loss.		Stocks at end.
		Amo'nt.	Rate per £.	Amo'nt.	Rate per £.	Amo'nt.	Rate per £.	
	£	£	s. d.	£	s. d.	£	s. d.	£
3¼ Years, December, 1890.	105,438	5,640	1 0¾	152	0 0¼	..	..	6,051
5 „ „ 1895.	242,974	15,350	1 3½	..	..	1,013	0 1	11,182
5 „ „ 1900.	376,424	24,274	1 3⅝	2,064	0 1¼	..	..	20,287
5 „ „ 1905.	596,359	34,976	1 2	4,919	0 1⅞	..	..	24,120
Year, „ 1906.	138,633	9,003	1 3½	1,054	0 1¾	..	..	33,529
„ (53 wks) „ 1907.	161,497	10,462	1 3½	355	0 0½	..	..	36,064
„ „ 1908.	170,364	12,257	1 5¼	..	..	2,361	0 3¼	43,025
Half Year, June, 1909.	84,903	6,142	1 5¼	..	..	1,193	0 3½	39,946
21¾ Years' Total....	1,876,592	118,104	1 3	8,544	..	4,567	..	..
			Less Loss	4,567	..			
			Leaves Net Profit	3,977	0 0½			

LONDON BRANCH FURNISHING TRADE

(INCLUDING BRISTOL DEPOT).

Since keeping a separate Account.

Period. Ended.	Sales.	Expenses.		Net Profit.		Net Loss.		Stocks at end.
		Amo'nt.	Rate per £.	Amo'nt.	Rate per £.	Amo'nt.	Rate per £.	
	£	£	s. d.	£	s. d.	£	s. d.	£
1¾ Years, December, 1890.	53,957	4,487	1 7⅝	..	..	952	0 4½	3,957
5 „ „ 1895.	208,925	17,814	1 8⅜	..	..	1,655	0 1⅞	8,604
5 „ „ 1900.	370,518	29,067	1 6¾	..	..	160	..	12,854
5 „ „ 1905.	490,048	40,071	1 7½	2,536	0 1⅛	..	..	14,136
Year, „ 1906.	93,539	9,593	2 0½	..	..	854	0 2⅛	15,942
„ (53 wks) „ 1907.	111,721	10,228	1 9⅞	464	0 0⅞	..	..	13,919
„ „ 1908.	123,740	10,940	1 9⅛	1,293	0 2½	..	..	12,640
Half Year, June, 1909.	66,986	5,524	1 7¾	541	0 1⅞	..	..	12,927
20¼ Years' Total....	1,519,434	127,724	1 8⅛	4,834	..	3,621	..	..
			Less Loss	3,621	..			
			Leaves Net Profit	1,213	0 0⅛			

LONDON BRANCH
(INCLUDING
Since keeping

Period. Ended.	Sales.			Expenses.	
	Drapery.	Boots.	Total.	Amount.	Rate per £.
	£	£	£	£	s. d.
Half Year, December, 1880	1,657	6,500	8,157	312	0 $9\frac{1}{8}$
5 Years, „ 1885	120,699	89,210	209,909	11,677	1 $1\frac{1}{4}$
5 „ „ 1890	323,400	*45,281	368,681	28,327	1 $6\frac{3}{8}$
5 „ „ 1895	439,003	..	439,003	33,431	1 $6\frac{1}{4}$
5 „ „ 1900	693,385	..	693,385	55,546	1 $7\frac{1}{8}$
5 „ „ 1905	989,710	..	989,710	80,375	1 $7\frac{3}{8}$
Year, „ 1906	212,064	..	212,064	18,646	1 9
„ (53 weeks) „ 1907	247,997	..	247,997	21,626	1 $8\frac{7}{8}$
„ „ 1908	271,693	..	271,693	25,043	1 10
Half Year, June, 1909	135,103	..	135,103	12,621	1 $10\frac{3}{8}$
29 Years' Total	3,434,711	140,991	3,575,702	287,604	1 $7\frac{1}{4}$

* Two years only.

Note.—The above figures include the following: Boots and Shoes to September, 1887;

LONDON BRANCH WOOLLENS
(INCLUDING
Since keeping

Period. Ended.	Sales.	Expenses.	
		Amount.	Rate per £.
	£	£	s. d.
$2\frac{3}{4}$ Years, December, 1900	96,037	9,128	1 $10\frac{3}{4}$
5 „ „ 1905	300,139	28,287	1 $10\frac{1}{2}$
Year, „ 1906	65,416	6,835	2 1
„ (53 weeks) „ 1907	78,873	8,402	2 $1\frac{1}{2}$
„ „ 1908	87,582	9,794	2 $2\frac{3}{4}$
Half Year, June, 1909	45,491	4,917	2 $1\frac{7}{8}$
$11\frac{1}{4}$ Years' Total	673,538	67,363	2 0

DRAPERY TRADE

BRISTOL DEPOT).

a separate Account.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £.	Stocks at end.
	£	s. d.	£
Half Year, December, 1880	36	0 1	3,805
5 Years, „ 1885	1,963	0 2⅛	11,502
5 „ „ 1890	*5,789	0 3¾	12,607
5 „ „ 1895	515	0 0½	21,859
5 „ „ 1900	9,992	0 3⅜	45,685
5 „ „ 1905	10,986	0 2⅝	44,749
Year, „ 1906	613	0 0⅝	53,120
„ (53 weeks) „ 1907	3,416	0 3½	61,475
„ „ 1908	1,563	0 1⅜	55,054
Half Year, June, 1909	406	0 0⅝	58,364
29 Years' Total	23,701	0 1½	..

* Loss.

Furnishing to March, 1889; Woollens and Ready-mades to March, 1898.

AND READY-MADES TRADE

BRISTOL DEPOT).

a separate Account.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate. per £.	Stocks at end.
	£	s. d.	£
2¾ Years, December, 1900	2,054	0 5⅛	14,908
„ „ 1905	4,901	0 3⅞	21,602
Year, „ 1906	1,124	0 4	21,921
„ (53 weeks) „ 1907	196	0 0½	28,218
„ „ 1908	*870	0 2⅜	29,769
Half Year, June, 1909	762	0 4	24,878
11¼ Years' Total	8,167	0 2⅞	..

* Loss.

CRUMPSALL BISCUIT AND

Since keeping

Period. Ended.	Net Supplies.	Production.	Expenses.			
			Wages and Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
2¼ Years, January, 1876 ..	29,840	29,394	5,309	707	953	6,969
5 ,, December, 1880 ..	87,213	87,003	14,589	2,427	2,298	19,314
5 ,, ,, 1885 ..	106,679	106,959	18,014	3,194	2,122	23,330
5 ,, ,, 1890 ..	177,924	181,173	35,716	6,308	4,022	46,046
5 ,, ,, 1895 ..	421,775	426,035	73,418	10,340	8,048	91,806
5 ,, ,, 1900 ..	464,581	443,116	101,908	13,412	6,020	121,340
5 ,, ,, 1905 ..	799,152	791,129	188,172	21,110	12,793	222,075
Year, ,, 1906 ..	183,913	180,133	42,111	5,132	3,146	50,389
,, (53 wks) ,, 1907 ..	188,175	184,480	43,495	5,557	3,305	52,357
,, ,, 1908 ..	187,764	186,124	39,703	4,894	2,726	47,323
Half Year, June, 1909 ..	90,374	92,425	20,473	1,983	1,072	23,528
35¾ Years' Total	2,737,390	2,707,971	582,908	75,064	46,505	704,477

Note.—Dry Soap and Preserves transferred to Irlam and

SWEET WORKS TRADE.

a separate Account.

Period. Ended.	Expenses. Rate on Production. Per cent.	Expenses. Rate on Production. Per £.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Stocks at end.
	£ s. d.	s. d.	£	s. d.	£
2¾ Years, January, 1876.....	23 14 2⅛	4 8⅞	955	0 7⅝	1,538
5 „ December, 1880.....	22 3 11¾	4 5¼	4,649	1 0¾	1,793
5 „ „ 1885.....	21 16 2⅞	4 4½	7,987	1 5⅞	3,534
5 „ „ 1890.....	25 8 3⅝	5 0⅞	1,027	0 1⅜	12,712
5 „ „ 1895.....	21 10 11⅝	4 3⅝	23,500	1 1¼	28,905
5 „ „ 1900.....	27 7 8	5 5⅝	24,157	1 0⅜	14,018
5 „ „ 1905.....	28 1 4⅞	5 7¼	57,382	1 5⅛	14,631
Year, „ 1906.....	27 19 5½	5 7⅛	13,969	1 6⅛	15,355
„ (53 wks) „ 1907.....	28 7 7⅜	5 8	12,276	1 3⅝	14,337
„ „ 1908.....	25 8 6⅛	5 1	16,048	1 8½	9,967
Half Year, June, 1909.....	25 9 1½	5 1	8,346	1 10⅛	12,213
35¾ Years' Total	26 0 3½	5 2⅜	170,296	1 2⅞	..

Middleton respectively, September, 1896.

MIDDLETON PRESERVE, PEEL,

From

Period. Ended.	Net Supplies.	Production.	Expenses.			
			Wages & Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
4½ Years, December, 1900	608,218	639,903	82,018	12,740	11,254	106,012
5 „ „ 1905	1,214,080	1,229,847	134,015	17,728	20,507	172,250
Year, „ 1906	305,318	303,829	32,719	4,174	4,429	41,322
„ (53 weeks) „ 1907	317,220	355,147	46,432	4,221	5,214	55,867
„ „ 1908	285,143	283,960	41,586	5,435	6,844	53,865
Half Year, June, 1909	143,928	95,530	17,403	3,536	3,362	24,361
13 Years' Total	2,873,907	2,908,216	354,173	47,894	51,610	453,677

IRLAM SOAP, CANDLE, STARCH,

From

Period. Ended.	Net Supplies.	Production.	Expenses.			
			Wages and Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
20 Weeks, December, 1895 ..	26,999	32,391	3,597	807	656	5,060
5 Years, „ 1900 ..	908,258	904,415	104,511	19,765	15,343	139,619
5 „ „ 1905 ..	1,875,031	1,852,601	201,734	29,576	24,813	256,123
Year, „ 1906 ..	609,171	580,195	54,817	8,836	7,368	71,021
„ (53 wks) „ 1907 ..	920,662	813,328	64,933	9,028	6,456	80,417
„ „ 1908 ..	780,926	741,960	62,957	9,105	5,870	77,932
Half Year, June, 1909 ..	326,949	322,430	31,745	4,557	2,899	39,201
13 Years and 11 Mo. Total.	5,447,996	5,247,320	524,294	81,674	63,405	669,373

NOTE.—Durham Soap Works business commenced January, 1875; sold March, 1896, when trade was transferred to Irlam.

AND PICKLE WORKS TRADE.

commencement.

Period. Ended.	Expenses. Rate on Production. Per cent.	Expenses. Rate on Production. Per £.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Stocks at end.
	£ s. d.	s. d.	£	s. d.	£
4½ Years, December, 1900	16 11 4	3 $8\frac{3}{4}$	24,328	0 $9\frac{1}{2}$	66,044
5 „ „ 1905	14 0 $1\frac{3}{8}$	2 $9\frac{1}{2}$	35,393	0 $6\frac{7}{8}$	93,938
Year, „ 1906	13 12 0	2 $8\frac{3}{8}$	26,626	1 $8\frac{7}{8}$	94,920
„ (53 weeks) „ 1907	15 14 $7\frac{1}{4}$	3 $1\frac{3}{4}$	11,155	0 $8\frac{3}{8}$	131,721
„ „ 1908	18 19 $4\frac{1}{2}$	3 $9\frac{1}{2}$	*4,210	0 $3\frac{1}{2}$	125,013
Half Year, June, 1909	25 10 $0\frac{3}{8}$	5 $1\frac{1}{8}$	12,085	1 $8\frac{1}{8}$	94,086
13 Years' Total	15 11 $11\frac{7}{8}$	3 $1\frac{3}{8}$	105,377	0 $8\frac{3}{4}$	..

* Loss.

AND LARD WORKS TRADE.

commencement.

Period. Ended.	Expenses. Rate on Production. Per cent.	Expenses. Rate on Production. Per £.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Stocks at end. (a)
	£ s. d.	s. d.	£	s. d.	£
20 Weeks, December, 1895	15 12 $5\frac{3}{8}$	3 $1\frac{3}{8}$	369	0 $3\frac{1}{4}$	30,825
5 Years, „ 1900	15 8 $8\frac{7}{8}$	3 1	40,319	0 $10\frac{5}{8}$	74,059
5 „ „ 1905	13 16 6	2 $9\frac{1}{8}$	83,518	0 $10\frac{5}{8}$	125,435
Year, „ 1906	12 4 $9\frac{3}{4}$	2 $5\frac{3}{8}$	14,770	0 $5\frac{3}{4}$	113,008
„ (53 wks) „ 1907	9 17 $8\frac{7}{8}$	1 $11\frac{5}{8}$	17,150	0 $4\frac{3}{8}$	127,527
„ „ 1908	10 10 $0\frac{3}{4}$	2 $1\frac{1}{8}$	38,180	0 $11\frac{5}{8}$	117,130
Half Year, June, 1909	12 3 $1\frac{7}{8}$	2 $5\frac{1}{8}$	21,663	1 $3\frac{7}{8}$	95,386
13 Years and 11 Months' Total..	12 15 $1\frac{1}{2}$	2 $6\frac{1}{2}$	215,969	0 $9\frac{1}{2}$	..

(a) Includes Sydney Works.

SILVERTOWN SOAP

From

HALF-YEARLY

Period. Ended.	Net Supplies.	Production.	Expenses.			
			Wages and Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
Half Year, Dec., 1908 (29 wks.)	75,149	94,948	7,660	1,755	1,494	10,909
,, June, 1909.....	71,856	76,062	6,415	1,731	1,499	9,645
1 Year and 3 Weeks' Total..	147,005	171,010	14,075	3,486	2,993	20,554

DUNSTON FLOUR

From

Period. Ended.	Net Supplies.	Production.	Expenses.			
			Wages & Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
4 Years & 36 Weeks, Dec., 1895..	1,521,168	1,502,636	86,159	29,715	23,219	139,093
5 ,, ,, 1900..	2,772,171	2,732,924	139,138	33,810	19,647	192,595
5 ,, ,, 1905..	3,330,419	3,252,957	163,484	31,470	22,002	216,956
Year, ,, 1906..	698,394	683,029	37,178	8,317	8,291	53,786
,, (53 weeks) ,, 1907..	749,411	732,721	40,940	9,034	9,398	59,372
,, ,, 1908..	813,999	813,040	34,365	9,186	10,105	53,656
Half Year, June, 1909..	407,042	394,432	16,875	4,592	4,666	26,133
18 Years & 10 Weeks' Total..	10,292,604	10,111,739	518,139	126,124	97,328	741,591

WORKS TRADE.

commencement.

ACCOUNT.

Period. Ended.	Expenses. Rate on Production. Per cent.	Expenses. Rate on Production. Per £.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Stocks at end.
	£ s. d.	s. d.	£	s. d.	£
Half Year, December, 1908 (29 weeks)	11 9 $9\frac{3}{8}$	2 $3\frac{1}{2}$	3,514	0 $11\frac{1}{8}$	41,985
„ June, 1909	12 13 $7\frac{1}{4}$	2 $6\frac{3}{8}$	4,065	1 $1\frac{1}{2}$	40,826
1 Year and 3 Weeks' Total	12 0 $4\frac{1}{2}$	2 $4\frac{3}{4}$	7,579	1 $0\frac{1}{4}$	..

MILL TRADE.

commencement.

Period. Ended.	Expenses. Rate on Production. Per cent.	Expenses. Rate on Production. Per £.	Net Profit. Amo'nt.	Net Profit. Rate per £ on Supplies.	Net Loss. Amo'nt.	Net Loss. Rate per £ on Supplies.	Stocks at end.
	£ s. d.	s. d.	£	s. d.	£	s. d.	£
4 Years & 36 Weeks, Dec., 1895..	9 5 $1\frac{1}{2}$	1 $10\frac{1}{8}$	..	..	31,884	0 5	71,974
5 „ „ 1900..	7 0 $11\frac{1}{4}$	1 $4\frac{7}{8}$	20,952	0 $1\frac{3}{4}$	..	..	54,476
5 „ „ 1905..	6 13 $4\frac{5}{8}$	1 4	34,917	0 $2\frac{1}{2}$	..	..	131,541
Year, „ 1906..	7 17 $5\frac{7}{8}$	1 $6\frac{7}{8}$	2,187	0 $0\frac{3}{4}$	..	..	137,267
„ (53 weeks) „ 1907..	8 2 $0\frac{5}{8}$	1 $7\frac{3}{8}$	11,018	0 $3\frac{1}{2}$	..	..	194,983
„ „ 1908..	6 11 $11\frac{3}{4}$	1 $3\frac{3}{4}$	8,117	0 $2\frac{3}{8}$	..	..	149,951
Half Year, June, 1909..	6 12 6	1 $3\frac{7}{8}$	4,872	0 $2\frac{1}{4}$	..	..	115,640
18 Years & 10 Weeks' Total..	7 6 $8\frac{1}{8}$	1 $5\frac{1}{2}$	82,063	..	31,884	..	..
Less Loss			31,884	..	..	..	
Leaves Net Profit ..			50,179	0 $1\frac{1}{8}$	..	..	

SILVERTOWN FLOUR

From

Period. Ended.	Net Supplies.	Production.	Expenses.			
			Wages & Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
Half Year, December, 1900	62,476	61,569	5,524	1,804	1,118	8,446
5 Years, „ 1905	1,802,999	1,771,744	92,095	25 371	17,720	135,186
Year, „ 1906	488,472	479,137	22,140	7,789	5,670	35,599
„ (53 weeks) „ 1907	578,152	574,318	25,618	7,950	6,372	39,940
„ „ 1908	558,612	546,318	21,723	7,852	6,256	35,831
Half Year, June, 1909	292,033	286,157	10,963	3,834	2,993	17,790
9 Years' Total	3,782,744	3,719,243	178,063	54,600	40,129	272,792

MANCHESTER SUN FLOUR

From

Period. Ended.	Net Supplies.	Expenses.			
		Wages & Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
Year, December, 1906 (34 weeks)	237,923	10,824	3,262	2,460	16,546
„ „ 1907 (53 „)	508,141	21,561	4,615	5,122	31,298
„ „ 1908	664,281	22,249	6,487	5,924	34,660
Half Year, June, 1909	433,384	11,466	4,741	3,583	19,790
3 Years and 8 Weeks' Total	1,843,729	66,100	19,105	17,089	102,294

OLDHAM STAR FLOUR

From

Period. Ended.	Net Supplies.	Expenses.			
		Wages & Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
Year, December, 1906 (38 weeks)	199,492	8,248	2,918	2,091	13,257
„ „ 1907 (53 „)	334,191	14,841	3,987	3,712	22,490
„ „ 1908	403,461	15,975	3,976	3,988	23,939
Half Year, June, 1909	193,000	6,852	1,996	1,760	10,608
3 Years and 12 Weeks' Total	1,130,144	45,916	12,827	11,551	70,294

NOTE.—Rochdale Flour Mill acquired January, 1906; closed June, 1907, when trade was transferred to Oldham Star Mill.

MILL TRADE.

commencement.

Period. Ended.	Expenses. Rate on Production. Per cent.	Per £.	Result of Working. Profit.	Loss.	Rate per £ on Supplies.	Stocks at end.
	£ s. d.	s. d.	£	£	s. d.	£
Half Year, December, 1900..	13 14 4¼	2 8⅞	..	4,381	1 4¾	18,538
5 Years, „ 1905..	7 12 7⅛	1 6¼	10,962	..	0 1⅜	31,712
Year, „ 1906..	7 8 7⅛	1 5¾	..	3,502	0 1⅝	82,617
„ (53 weeks) „ 1907..	6 19 1	1 4⅝	..	2,359	0 0⅞	117,243
„ „ 1908..	6 11 2	1 3⅝	..	11,134	0 4¾	54,976
Half Year, June, 1909..	6 4 4	1 2⅞	..	4,120	0 3⅜	70,493
9 Years' Total	7 6 8¼	1 5½	..	14,534	0 0⅞	..

AND PROVENDER MILL TRADE.

commencement.

Period. Ended.	Net Result. Profit.	Loss.	Rate per £ on Supplies.	Stocks at end.
	£	£	s. d.	£
Year, December, 1906 (34 weeks).....	69	..	..	45,710
„ „ 1907 (53 „).....	9,236	..	0 4¼	166.804
„ „ 1908	..	6,699	0 2⅜	67,022
Half Year, June, 1909	5,539	..	0 3	66,052
3 Years and 8 Weeks' Total	8,145	..	0 1	..

MILL TRADE.

commencement.

Period. Ended.	Net Result. Profit.	Loss.	Rate per £ on Supplies.	Stocks at end.
	£	£	s. d.	£
Year, December, 1906 (38 weeks).....	..	497	0 0½	25,191
„ „ 1907 (53 „).....	7,118	..	0 5	34,167
„ „ 1908	..	2,486	0 1⅜	33,012
Half Year, June, 1909	2,051	..	0 2½	40,191
3 Years and 12 Weeks' Total.....	6,186	..	0 1¼	..

MANCHESTER TOBACCO

From

Period. Ended.	Net Supplies.	Expenses.			
		Wages and Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
2 Years and 28½ Weeks, Dec., 1900....	436,841	32,199	1,944	3,069	37,212
5 „ „ 1905....	1,846,976	111,441	7,380	11,907	130,728
Year, „ 1906....	498,504	29,387	2,092	3,697	35,176
„ (53 weeks) „ 1907....	536,410	30,735	2,325	3,649	36,719
„ „ 1908....	553,267	30,553	2,434	4,056	37,043
Half Year, June, 1909....	288,366	16,215	1,403	2,078	19,696
11 Years' Total	4,160,364	250,530	17,588	28,456	296,574

WEST HARTLEPOOL LARD REFINERY

From

Period. Ended.	Net Supplies.	Expenses.			
		Wages and Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
4 Years and 37 Wks., Dec., 1900..	374,595	12,475	3,690	3,298	19,463
5 „ „ 1905..	652,804	16,279	4,588	3,708	24,575
Year, „ 1906..	111,758	2,838	1,002	553	4,393
„ (53 weeks) „ 1907..	123,589	3,063	1,084	788	4,935
„ „ 1908..	121,039	2,852	1,085	813	4,750
Half Year, June, 1909..	65,023	1,660	542	400	2,602
13 Years and 11 Weeks' Total..	1,448,808	39,167	11,991	9,560	60,718

Note.—Egg Department closed June, 1904.

FACTORY TRADE.

commencement.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Stocks at end.
	£	s. d.	£
2 Years and 28½ Weeks, December, 1900	6,488	0 3½	14,502
5 ,, ,, 1905	35,326	0 4¼	77,749
Year, ,, 1906	4,399	0 2	76,957
,, (53 weeks) ,, 1907	4,583	0 2	72,807
,, ,, 1908	1,659	0 0⅝	81,070
Half Year, June, 1909	1,675	0 1⅝	80,190
11 Years' Total	54,130	0 3	..

AND EGG WAREHOUSE TRADE.

commencement.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Stocks at end.
	£	s. d.	£
4 Years and 37 Weeks, December, 1900	7,496	0 4¾	14,053
5 ,, ,, 1905	10,418	0 3¾	6,279
Year, ,, 1906	2,477	0 5¼	9,778
,, (53 weeks) ,, 1907	* 1,079	0 2	17,092
,, ,, 1908	2,566	0 5	7,992
Half Year, June, 1909	3,477	1 0¾	18,421
13 Years and 11 Weeks' Total	25,355	0 4⅛	..

* Loss.

LONGSIGHT PRINTING

From

Period. Ended.	Net Supplies.	Expenses.			
		Wages & Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
47 Weeks, December, 1895	7,512	3,391	591	415	4,397
5 Years, „ 1900	177,885	79,927	10,957	5,531	96,415
5 „ „ 1905	429,902	187,020	21,830	11,188	220,038
Year, „ 1906	104,558	47,473	5,280	2,699	55,452
„ (53 wks) „ 1907	119,792	54,119	6,050	3,110	63,279
„ „ 1908	135,183	60,246	6,241	3,105	69,592
Half Year, June, 1909	68,317	28,388	3,115	1,513	33,016
14 Years and 5 Months' Total.....	1,043,149	460,564	54,064	27,561	542,189

LITTLEBOROUGH FLANNEL

From

Period. Ended.	Net Supplies.	Expenses.			
		Wages & Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
2¾ Years, December, 1900	56,517	12,093	1,515	952	14,560
5 „ „ 1905	100 878	28,098	2,287	2,547	32,932
Year, „ 1906	21,226	5,311	380	501	6,192
„ (53 wks) „ 1907	24,849	5,650	380	526	6,556
„ 1908	23,533	5,844	380	522	6,746
Half Year, June, 1909	8,814	3,286	190	264	3,740
11¼ Years' Total	235,817	60,282	5,132	5,312	70,726

WORKS TRADE.

commencement.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Stocks at end.
	£	s. d.	£
47 Weeks, December, 1895	475	1 3⅛	1,089
5 Years, „ 1900	6,798	0 9⅛	11,818
5 „ „ 1905	13,369	0 7⅜	18,695
Year, „ 1906	1,204	0 2¾	18,943
„ (53 weeks) „ 1907	2,766	0 5½	24,286
„ „ 1908	3,986	0 7	25,723
Half Year, June, 1909	2,997	0 10½	22,823
14 Years and 5 Months' Total	31,595	0 7¼	..

MILL TRADE.

commencement.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Net Loss. Amount.	Net Loss. Rate per £ on Supplies.	Stocks at end.
	£	s d.	£	s. d.	£
2¾ Years, December, 1900	13	..	..	..	7,992
5 „ „ 1905	400	0 0⅞	..	..	7,693
Year, „ 1906	329	0 3⅜	..	..	7,745
„ (53 weeks) „ 1907	..	..	120	0 1⅛	8,878
„ „ 1908	1,335	1 1½	..	..	10,674
Half Year, June, 1909	1,122	2 6½	..	..	14,757
11¼ Years' Total	3,199	..	120	..	....
Less Loss	120	..	..		
Leaves Net Profit	3,079	0 3⅛			

LEICESTER AND HUTHWAITE

From

Period. Ended.	Net Supplies.	Expenses.			
		Wages and Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
2½ Years, December, 1905	168,315	44,581	5,120	4,559	54,260
Year, „ 1906	67,862	18,929	2,123	1,978	23,030
„ (53 weeks) „ 1907	78,457	22,948	2,344	2,608	27,900
„ „ 1908	53,096	19,051	2,285	2,411	23,747
Half Year, June, 1909	34,435	8,621	1,447	1,492	11,560
6 Years' Total	402,165	114,130	13,319	13,048	140,497

Note.—Business transferred from Leicester to Huthwaite June, 1908.

DESBORO' CORSET

From

Period. Ended.	Net Supplies.	Expenses.			
		Wages and Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
Half Year, December, 1905	5,142	2,286	56	131	2,473
Year, „ 1906	15,018	7,366	682	624	8,672
„ (53 weeks) „ 1907	19,799	7,470	1,160	850	9,480
„ „ 1908	25,037	9,434	1,187	830	11,451
Half Year, June, 1909	15,466	4,104	606	399	5,109
4 Years' Total	80,462	30,660	3,691	2,834	37,185

BROUGHTON SHIRT

Since publishing a separate

Period. Ended.	Net Supplies.	Expenses.			
		Wages and Sundries.	Depreciation.	Interest.	Total.
	£	£	£	£	£
Year, December, 1907 (53 weeks)	68,301	14,886	888	864	16 638
„ „ 1908	69,050	15,885	900	1,089	17,874
Half Year, June, 1909	36,415	8,753	517	580	9,850
2½ Years' Total	173,766	39,524	2,305	2,533	44,362

HOSIERY FACTORY TRADE.

commencement.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Net Loss. Amount.	Net Loss. Rate per £ on Supplies.	Stocks at end.
	£	s. d.	£	s. d.	£
2½ Years, December, 1905	255	0 0¼	..	..	26,549
Year, „ 1906	2,339	0 8¼	..	..	36,005
„ (53 weeks) „ 1907	1,048	0 3⅛	..	..	62,526
„ „ 1908	..	..	40,958	..	53,570
Half Year, June, 1909	..	..	2,170	1 3	47,361
6 Years' Total	3,642	..	43,128	..	....
Less Profit	..	..	3,642	..	
Leaves Net Loss	..	..	39,486	1 11½	

FACTORY TRADE.

commencement.

Period. Ended.	Net Loss. Amount.	Net Loss. Rate per £ on Supplies.	Stocks at end.
	£	s. d.	£
Half Year, December, 1905	484	1 10½	7,558
Year, „ 1906	1,414	1 10½	10,000
„ (53 weeks) „ 1907	1,192	1 2⅝	8,685
„ „ 1908	1,367	1 1	10,105
Half Year, June, 1909	*150	0 2¼	7,274
4 Years' Total	4,307	1 0¾	..

* Profit.

FACTORY TRADE.

Account in Balance Sheet.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Net Loss. Amount.	Net Loss. Rate per £ on Supplies.	Stocks at end.
	£	s. d.	£	s. d.	£
Year, December, 1907 (53 weeks)	775	0 2⅝	..	..	15 617
„ 1908	..	..	1,667	0 5¾	19,326
Half Year, June, 1909	32	0 0⅛	..	..	19,028
2½ Years' Total	807	..	1,667	..	..
Less Profit	..	..	807	..	
Leaves Net Loss	..	..	860	0 1⅛	

BATLEY WOOLLEN

From

Period. Ended.	Net Supplies.	Production.	Expenses.			
			Wages & Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
4 Years, December, 1890	44,326	47,618	20,973	1,124	1,607	22,704
5 „ „ 1895	95,265	94,954	31,138	2,239	1,990	35,367
5 „ „ 1900	183,387	183,125	48,641	4,394	2,808	55,843
5 „ „ 1905	245,026	245,771	71,871	8,374	4,566	84,811
Year, „ 1906	48,367	47,452	14,963	1,857	1,095	17,915
„ (53 wks) „ 1907	52,238	52,885	16,355	1,441	1,105	18,901
„ „ 1908	58,428	59,005	18,313	1,630	1,207	21,150
Half Year, June, 1909	21,689	26,256	8,156	939	673	9,768
22½ Years' Total	748,726	757,066	230,410	21,998	15,051	267,459

BURY

From

Period. Ended.	Net Supplies.	Expenses.			
		Wages and Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
37 Weeks, December, 1905	27,620	7,668	1,223	823	9,714
Year, „ 1906	55,408	13,043	2,135	1,365	16,543
„ (53 wks) „ 1907	83,849	18,114	2,607	1,754	22,475
„ „ 1908	91,155	19,919	2,381	1,668	23,968
Half Year, June, 1909	40,403	9,567	1,225	865	11,657
4 Years and 11 Weeks' Total ..	298,436	68,311	9,571	6,475	84,357

MILL TRADE.

commencement.

Period. Ended.	Expenses. Rate on Production. Per cent.	Expenses. Rate on Production. Per £.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Stocks at end.
	£ s. d.	s. d.	£	s. d.	£
4 Years, December, 1890	49 15 7	9 11⅜	*6796	3 0¾	7,326
5 „ „ 1895	37 4 11⅛	7 5⅜	3,039	0 7⅝	8,139
„ 1900	30 9 10⅝	6 1⅛	7,648	0 10	10,904
5 „ 1905	34 10 1⅞	6 10¾	7,244	0 7	12,886
Year, „ 1906	37 15 0⅞	7 6½	1,212	0 6	11,594
„ (53 wks) „ 1907	35 14 9½	7 1¾	1,933	0 8⅞	13,707
„ „ 1908	35 16 10⅝	7 2	2,355	0 9⅝	13,454
Half Year, June, 1909	37 4 0⅜	7 5¼	886	0 9¾	18,405
22½ Years' Total	35 6 6¾	7 0¾	17,521	0 5½	..

* Loss.

WEAVING SHED.

commencement.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Net Loss. Amount.	Net Loss. Rate per £ on Supplies.	Stocks at end.
	£	s. d.	£	s. d.	£
37 Weeks, December, 1905	..	..	650	0 5⅜	6,129
Year, „ 1906	..	..	39	0 1⅞	11,510
„ (53 wks) „ 1907	664	0 1⅝	..	..	21,082
„ „ 1908	295	0 0¾	..	..	20,015
Half Year, June, 1909	188	1	..	..	21,745
4 Years and 11 Weeks' Total	1,147	..	689	..	..
Less Loss	689	..			
Leaves Net Profit	458	0 0¼			

LEEDS CLOTHING

From

Period. Ended.	Net Supplies.	Expenses.			
		Wages & Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
2¼ Years, December, 1890	10,652	6,414	149	128	6,691
5 „ „ 1895	97,978	53,712	903	760	55,375
5 „ „ 1900	198,863	109,204	2,639	1,740	113,583
5 „ „ 1905	251,014	137,638	5,365	2,938	145,941
Year, „ 1906	55,099	31,419	1,055	519	32,993
„ (53 wks) „ 1907	57,665	32,682	871	555	34,108
„ „ 1908	59,971	35,559	872	600	37,031
Half Year, June, 1909	33,336	15,326	441	299	16,066
20¾ Years' Total	764,578	421,954	12,295	7,539	441,788

BROUGHTON CLOTHING

Since publishing a separate

Period. Ended.	Net Supplies.	Expenses.			
		Wages & Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
Half Year, December, 1895	7,561	4,920	171	106	5,197
5 Years, „ 1900	146,319	96,238	3,671	2,252	102,161
5 „ „ 1905	204,787	127,974	5,630	3,245	136,849
Year, „ 1906	41,262	25,232	1,170	651	27,053
„ (53 wks) „ 1907	42,608	26,305	1,170	640	28,115
„ „ 1908	45,386	27,991	1,174	615	29,780
Half Year, June, 1909	22,938	13,160	587	307	14,054
14 Years' Total	510,861	321,820	13,573	7,816	343,209

FACTORY TRADE.

commencement.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Net Loss. Amount.	Net Loss. Rate per £ on Supplies.	Stocks at end.
	£	s. d.	£	s. d.	£
2¼ Years, December, 1890	..	..	1,125	2 1½	1,316
,, ,, 1895	5,663	1 1⅞	..	..	5,276
5 ,, ,, 1900	13,728	1 4½	..	..	9,764
5 ,, ,, 1905	10,949	0 10⅜	..	..	8,860
Year, ,, 1906	2,471	0 10¾	..	..	8,928
,, (53 wks) ,, 1907	1,859	0 7⅜	..	..	9,847
,, ,, 1908	2,296	0 9⅛	..	..	12,106
Half Year, June, 1909	492	0 3½	..	..	4,796
20¾ Years' Total	37,458	..	1,125	..	..
Less Loss	1,125	..			
Leaves Net Profit ..	36,333	0 11⅜			

FACTORY TRADE.

Account in the Balance Sheet.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Net Loss. Amount.	Net Loss. Rate per £ on Supplies.	Stocks at end
	£	s. d.	£	s. d.	£
Half Year, December, 1895	254	0 8	..	..	1,003
5 Years, ,, 1900	..	..	1,677	0 2¾	5,453
5 ,, ,, 1905	6,635	0 7¾	..	..	3,306
Year, ,, 1906	2,101	1 0⅛	..	..	3,986
,, (53 wks) ,, 1907	2,081	0 11⅝	..	..	3,889
,, ,, 1908	1,260	0 6⅝	..	..	4,614
Half Year, June, 1909	2,597	2 3⅛	..	..	4,037
14 Years' Total	14,928	..	1,677	..	..
Less Loss	1,677	..			
Leaves Net Profit	13,251	0 6⅛			

LEICESTER BOOT AND

Since keeping

Period. Ended.	Net Supplies.	Production.	Expenses. Wages & Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
2¼ Years, January, 1876	86,565	97,576	28,264	166	914	29,344
5 ,, December, 1880	369,357	362,821	127,772	1,947	4,987	134,706
5 ,, ,, 1885	495,321	493,020	182,021	3,369	5,822	191,212
5 ,, ,, 1890	771,134	783,457	291,291	5,724	7,622	304,637
5 ,, ,, 1895	1,264,427	1,269,859	495,923	19,269	23,491	538,683
5 ,, ,, 1900	1,560,965	1,546,483	593,400	27,815	24,566	645,781
5 ,, ,, 1905	1,812,821	1,781,627	687,119	25,134	23,234	735,487
Year, ,, 1906	342,066	343,706	126,232	5,222	4,739	136,193
,, (53 wks) ,, 1907	375,286	346,777	128,198	2,520	5,374	136,092
,, ,, 1908	386,975	430,758	151,625	2,296	5,017	158,938
Half Year, June, 1909	232,458	173,231	66,232	1,160	2,995	70,387
35¾ Years' Total	7,697,375	7,629,315	2,878,077	94,622	108,761	3,081,460

HECKMONDWIKE BOOT, SHOE,

From

Period. Ended.	Net Supplies.	Boot and Shoe Production.	Total Expenses (Including Currying Department). Wages & Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
Half Year, December, 1880	3,060	3,438	1,057	16	30	1,103
5 Years, ,, 1885	83,295	85,197	27,824	461	1,038	29,323
5 ,, ,, 1890	139,007	117,020	44,539	2,389	2,857	49,785
5 ,, ,, 1895	229,350	192,594	78,872	4,552	5,408	88,832
5 ,, ,, 1900	280,601	238,078	100,647	8,605	6,104	115,356
5 ,, ,, 1905	342,878	307,637	115,788	10,183	6,161	132,132
Year, ,, 1906	58,903	53,131	20,669	2,102	1,298	24,069
,, (53 weeks) ,, 1907	62,931	59,942	21,655	1,260	919	23,834
,, ,, 1898 . ..	78,667	73,108	24,807	24	609	25,440
Half Year, June, 1909	28,907	37,799	12,486	9	379	12,874
29 Years' Total	1,307,599	1,167,944	448,344	29,601	24,803	502,748

SHOE WORKS TRADE.

a separate Account.

Period. Ended.	Expenses. Rate on Production. Per cent.	Per £.	Net Profit. Amount.	Rate per £ on Supplies.	Stocks at end.
	£ s. d.	s. d.	£	s. d.	£
2¼ Years, January, 1876	30 1 5½	6 0⅛	1,488	0 4⅛	9,186
5 ,, December, 1880	37 2 6⅜	7 5	4,008	0 2½	15,772
5 ,, ,, 1885	38 15 8	7 9	8,630	0 4⅛	15,752
5 ,, ,, 1890	38 17 8	7 9¼	35,946	0 11⅛	61,985
5 ,, ,, 1895	42 8 4⅞	8 5¾	24,347	0 4½	101,621
5 ,, ,, 1900	41 15 1⅞	8 4⅛	27,905	0 4¼	114,013
5 ,, ,, 1905	41 5 7½	8 3	15,617	0 2	114,216
Year, ,, 1906	39 12 5⅞	7 11	4,640	0 3¼	154,946
,, (53 weeks) ,, 1907	39 4 10¾	7 10⅛	4,784	0 3	125,046
,, ,, 1908	36 17 11¼	7 4½	15,389	0 9½	170,795
Half Year, June, 1909	40 12 7⅝	8 1½	5,115	0 5¼	114,770
35¾ Years' Total	40 7 9½	8 0⅝	147,869	0 4½	..

AND CURRYING WORKS TRADE.

commencement.

Period. Ended.	Expenses. Boot & Shoe Rate on Production. Per cent.	Per £.	Net Profit. Amo'nt.	Rate per £ on Supplies.	Net Loss. Amo'nt.	Rate per £ on Supplies.	Stocks at end.
	£ s. d.	s. d.	£	s. d.	£	s. d.	£
Half Year, December, 1880..	32 1 7¾	6 4⅞	..	..	181	1 2⅛	2,473
5 Years, ,, 1885..	34 8 4¼	6 10½	71	0 0⅛	..	..	5,314
5 ,, ,, 1890..	35 16 1½	7 1⅞	4,953	0 8½	..	..	11,325
5 ,, ,, 1895..	38 2 1⅞	7 7⅜	9,416	0 9¾	..	..	20,711
5 ,, ,, 1900..	40 18 2⅞	8 2⅛	..	..	2,273	0 1⅝	15,437
5 ,, ,, 1905..	42 19 0⅛	8 7	6,074	0 4¼	..	..	12,935
Year, ,, 1906..	39 8 11⅞	7 10⅝	..	..	4,541	1 6½	15,995
,, (53 weeks) ,, 1907..	34 16 4⅞	6 11½	..	..	3,370	1 0¾	11,175
,, ,, 1908..	31 16 9⅜	6 4⅜	2,155	0 6½	..	..	17,574
Half Year, June, 1909..	31 1 5⅞	6 2½	432	0 3½	..	..	31,208
29 Years' Total	37 7 11¼	7 5¾	23,101	..	..	..	..
Less Loss			10,365	..			
Leaves Net Profit..			12,736	0 2¼			

RUSHDEN BOOT AND

From

HALF-YEARLY

Period. Ended.	Net Supplies.	Production.	Expenses.			
			Wages & Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£	£
31 Weeks, December, 1900.....	11,091	11,806	4,215	68	83	4,366
5 Years, „ 1905.....	285,920	295,640	84,225	5,191	3,867	93,283
Year, „ 1906.....	107,895	117,693	29,701	1,738	1,672	33,111
„ (53 weeks) „ 1907.....	117,970	110,916	28,866	1,765	1,595	32,226
„ „ 1908.....	114,777	124,168	33,375	1,786	1,415	36,576
Half Year, June, 1909.....	56,440	56,958	16,256	890	874	18,020
9 Years and 5 Weeks' Total..	694,093	717,181	196,638	11,438	9,506	217,582

BROUGHTON CABINET

From

Period. Ended.	Net Supplies.	Expenses.			
		Wages & Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
3¼ Years, December, 1895.....	22,423	15,442	1,216	1,326	17,984
5 „ „ 1900.....	65,846	39,217	2,414	2,524	44,155
5 „ „ 1905.....	69,879	36,847	2,921	2,363	42,131
Year, „ 1906.....	22,720	10,465	652	569	11,686
„ (53 wks) „ 1907.....	29,604	15,120	636	566	16,322
„ „ 1908.....	28,440	14,292	743	678	15,713
Half Year, June, 1909.....	13,644	6,875	391	365	7,631
16¾ Years' Total	252,556	138,258	8,973	8,391	155,622

SHOE WORKS TRADE.

commencement.

ACCOUNTS.

Period. Ended.	Expenses. Rate on Production. Per cent.	Expenses. Rate on Production. Per £.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Stocks at end.
	£ s. d.	s. d.	£	s. d.	£
31 Weeks, December, 1900	36 19 7⅜	7 4¾	964	1 8¾	2,482
5 Years, „ 1905	31 11 0⅝	6 3⅝	22,070	1 6½	20,549
Year, „ 1906	28 2 8	5 7½	5,688	1 0⅝	29,197
„ (53 weeks) „ 1907	29 1 1	5 9⅜	7,022	1 2¼	21,719
„ „ 1908	29 9 1⅝	5 10⅝	8,627	1 6	31,232
Half Year, June, 1909	31 12 8⅞	6 3⅞	3,143	1 1¼	34,932
9 Years and 5 Weeks' Total	30 6 9⅛	6 0¾	47,514	1 4⅜	..

WORKS TRADE.

commencement.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Net Loss. Amount.	Net Loss. Rate per £ on Supplies.	Stocks at end.
	£	s. d.	£	s. d.	£
3¼ Years, December, 1895	..	..	1,305	1 1⅞	7,257
5 „ „ 1900	..	..	5,950	1 9⅝	4,452
5 „ „ 1905	..	..	432	0 1⅜	7,584
Year, „ 1906	389	0 4	..	..	6,751
„ (53 wks) „ 1907	494	0 4	..	..	7,225
„ „ 1908	246	0 2	..	..	9,193
Half Year, June, 1909	104	0 1¾	..	..	9,787
16¾ Years' Total	1,233	..	7,687	..	..
		Less Profit.....	1,233	..	
		Leaves Net Loss....	6,454	0 6⅛	

LEEDS BRUSH

Since publishing a separate

Period. Ended.	Net Supplies.	Expenses.			
		Wages and Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
1½ Years, December, 1905	16,814	7,530	307	341	8,178
Year, „ 1906	15,777	6,086	307	238	6,631
„ (53 wks) „ 1907	17,636	6,996	457	328	7,781
„ „ 1908	20,900	9,418	764	578	10,760
Half Year, June, 1909	13,575	5,382	421	333	6,136
5 Years' Total	84,70	35,412	2,256	1,818	39,486

Note.—Huddersfield business transferred to Leeds, June, 1906.

KEIGHLEY

From

HALF-YEARLY

Period. Ended.	Net Supplies.	Expenses.			
		Wages and Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
Half Year, December, 1908	7,792	3,098	269	212	3,579
„ „ June, 1909	8,216	3,282	272	220	3,774
1 Year's Total	16,008	6,380	541	432	7,353

DUDLEY BUCKET AND

From

HALF-YEARLY

Period. Ended.	Net Supplies.	Expenses.			
		Wages and Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
Half Year, December, 1908	12,621	4,917	224	173	5,314
„ „ June, 1909	12,454	4,744	225	176	5,145
1 Year's Total	25,075	9,661	449	349	10,459

FACTORY TRADE.

Account in Balance Sheet.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Stocks at end.
	£	s. d.	£
1½ Years, December, 1905	565	0 8	4,453
Year, „ 1906	870	1 1⅛	3,358
„ (53 wks) „ 1907	648	0 8¾	5,428
„ „ 1908	615	0 7	9,236
Half Year, June, 1909	413	0 7½	8,965
5 Years' Total	3,111	0 8¾	..

IRONWORKS TRADE.

commencement.

ACCOUNTS.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Stocks at end.
	£	s. d.	£
Half Year, December, 1908	226	0 6⅞	5,064
„ „ June, 1909	242	0 7	5,399
1 Year's Total	468	0 7	..

FENDER WORKS TRADE.

commencement.

ACCOUNTS.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Stocks at end.
	£	s. d.	£
Half Year, December, 1908	843	1 4	3,495
„ „ June, 1909	645	1 0⅜	3,270
1 Year's Total	1,488	1 2⅛	..

BIRTLEY TINPLATE

From

HALF-YEARLY

Period. Ended.	Net Supplies.	Expenses.			
		Wages & Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
Half Year, December, 1908	3,080	1,502	144	96	1,742
,, ,, June, 1909	3,595	1,871	147	103	2,121
1 Year's Total	6,675	3,373	291	199	3,863

PELAW PRINTING

Since publishing a separate

Period. Ended.	Net Supplies.	Expenses.			
		Wages & Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
2 Years, December, 1905	15,530	6,634	1,143	700	8,477
Year, ,, 1906	9,064	3,825	369	176	4,370
,, (53 wks) ,, 1907	10,935	4,558	383	179	5,120
,, ,, 1908	10,080	5,187	380	195	5,762
Half Year, June, 1909	5,631	3,314	725	333	4,372
5½ Years' Total	51,240	23,518	3,000	1,583	28,101

WORKS TRADE.

commencement.

ACCOUNTS.

Period. Ended.	Net Profit.		Stocks at end.
	Amount.	Rate per £ on Supplies.	
	£	s. d.	£
Half Year, December, 1908	259	1 $8\frac{1}{3}$	1,989
,, ,, June, 1909	19	0 $1\frac{1}{3}$	2,110
1 Year's Total	278	0 $9\frac{7}{8}$	..

WORKS TRADE.

Account in Balance Sheet.

Period. Ended.	Net Profit.		Stocks at end.
	Amount.	Rate per £ on Supplies.	
	£	s. d.	£
2 Years, December, 1905	538	0 $8\frac{1}{4}$	315
Year, ,, 1906	494	1 1	182
,, (53 wks) ,, 1907	1,141	2 1	256
,, ,, 1908	233	0 $5\frac{1}{2}$	1,434
Half Year, June, 1909	*682	2 5	1,811
$5\frac{1}{2}$ Years' Tota	1,724	0 8	..

*Loss.

PELAW TAILORING, KERSEY,

Since publishing a separate

Period. Ended.	Net Supplies.	Expenses.			
		Wages & Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
2 Years, December, 1905	65,992	20,918	2,371	1,398	24,687
Year, „ 1906	39,300	11,439	1,036	689	13,164
„ (53 wks) „ 1907	43,394	12,774	1,057	725	14,556
„ „ 1908	45,010	12,606	1,066	702	14,374
Half Year, June, 1909	20,575	6,500	536	361	7,397
5½ Years' Total	214,271	64,237	6,066	3,875	74,178

PELAW CABINET

Since publishing a separate

Period. Ended.	Net Supplies.	Expenses.			
		Wages and Sundry.	Depreciation.	Interest.	Total.
	£	£	£	£	£
2 Years, December, 1905	52,223	31,659	3,912	2,434	38,005
Year, „ 1906	24,788	13,539	1,637	1,141	16,317
„ (53 wks) „ 1907	29,795	14,761	1,665	1,108	17,534
„ „ 1908	36,223	18,785	1,014	943	20,742
Half Year, June, 1909	16,320	8,376	514	446	9,336
5½ Years' Total	159,349	87,120	8,742	6,072	101,934

AND SHIRT FACTORIES TRADE.

Account in Balance Sheet.

Period. Ended.	Net Profit. Amount.	Net Profit. Rate per £ on Supplies.	Stocks at end.
	£	s. d.	£
2 Years, December, 1905	725	0 2⅝	5,606
Year, „ 1906	1,098	0 6⅝	6,431
„ (53 wks) „ 1907	1,660	0 9⅛	5,208
„ „ 1908	2,725	1 2½	6,273
Half Year, June, 1909	746	0 8⅝	7,792
5½ Years' Total	6,954	0 7¾	..

WORKS TRADE.

Account in Balance Sheet.

Period. Ended.	Net Loss. Amount.	Net Loss. Rate per £ on Supplies.	Stocks at end.
	£	s. d.	£
2 Years, December, 1905	1,814	0 8¼	9,877
Year, „ 1906	3,333	2 8¼	10,218
„ (53 wks) „ 1907	912	0 7¼	9,978
„ „ 1908	5,623	3 1¼	8,949
Half Year, June, 1909	1,373	1 8⅛	10,523
5½ Years' Total	13,055	1 7⅝	..

DISTRIBUTIVE EXPENSES AND RATE PER CENT. ON

	GRAND TOTAL.	
SALES=	£23,365,176.	
Expenses=	Amount.	Rate per £100.
	£ s. d.	s. d.
Wages	237520 9 9	20 3·97
Auditors	948 10 6	0 0·97
Scrutineers	30 6 8	0 0·03
Committees	10206 9 4	0 10·48
Price Lists: Printing	8153 15 6	0 8·38
„ Postage	774 16 0	0 0·80
Printing and Stationery	13470 19 6	1 1·84
Periodicals	336 5 1	0 0·35
Travelling	29571 1 4	2 6·37
Stamps	8363 5 11	0 8·59
Telegrams	672 18 11	0 0·69
Telephones	1397 5 5	0 1·43
Miscellaneous	1954 5 8	0 2·01
Advertisements and Showcards	5109 9 10	0 5·25
"Wheatsheaf" Record	8800 18 1	0 9·04
Rents, Rates, and Taxes	13980 5 4	1 2·36
Power, Lighting, and Heating	8692 6 5	0 8·93
Exhibition and Congress	1995 10 11	0 2·05
Quarterly Meetings	949 15 0	0 0·97
Employés' Picnic	284 14 10	0 0·29
Legal	68 0 4	0 0·07
"Annual," 1908	959 7 4	0 0·98
Dining-rooms	18941 12 4	1 7·46
Repairs, Renewals, &c.	13823 18 7	1 2·20
Insurance	5780 15 0	0 5·94
Depreciation: Land	5481 2 2	0 5·63
„ Buildings	17852 1 4	1 6·34
„ Fixtures, &c.	8691 8 3	0 8·93
Interest	77163 7 7	6 7·26
Totals	401975 2 11	42 11·61

SALES FOR THE YEAR ENDED DECEMBER 26TH, 1908.

GRAND SUMMARY.

MANCHESTER.		NEWCASTLE.		LONDON.	
£13,584,758.		£4,837,045.		£4,943,373.	
Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.
£ s. d.	s. d.	£ s. d.	s. d.	£ s. d.	s. d.
118874 1 0	17 6·01	60352 12 11	24 11·45	58293 15 10	23 7·02
550 13 7	0 0·97	195 3 4	0 0·97	202 13 7	0 0·98
17 11 11	0 0·03	6 4 10	0 0·03	6 9 11	0 0·03
5193 13 4	0 9·18	2802 11 9	1 1·91	2210 4 3	0 10·73
4643 2 6	0 8·20	1202 7 4	0 5·97	2308 5 8	0 11·21
520 1 5	0 0·92	63 2 8	0 0·31	191 11 11	0 0·93
7206 7 4	1 0·73	2829 19 2	1 2·04	3434 13 0	1 4·68
173 0 3	0 0·31	78 19 6	0 0·39	84 5 4	0 0·41
15163 10 11	2 2·79	5061 17 7	2 1·12	9345 12 10	3 9·37
4297 9 7	0 7·59	1923 2 10	0 9·54	2142 13 6	0 10·40
340 7 11	0 0·60	200 5 7	0 0·99	132 5 5	0 0·64
681 5 1	0 1·20	350 14 5	0 1·74	365 5 11	0 1·77
1118 13 2	0 1·98	435 15 3	0 2·16	399 17 3	0 1·94
3010 2 11	0 5·32	992 19 11	0 4·93	1106 7 0	0 5·37
5106 6 1	0 9·02	1810 12 11	0 8·98	1883 19 1	0 9·15
6124 4 2	0 10·82	3523 9 10	1 5·48	4332 11 4	1 9·03
4581 11 11	0 8·10	1752 18 1	0 8·70	2357 16 5	0 11·45
1080 0 7	0 1·91	486 0 4	0 2·41	429 10 0	0 2·09
665 7 2	0 1·18	63 13 0	0 0·32	220 14 10	0 1·07
126 3 0	0 0·22	84 3 10	0 0·42	74 8 0	0 0·36
52 12 4	0 0·09	14 13 0	0 0·07	0 15 0	....
556 10 5	0 0·98	197 7 3	0 0·98	205 9 8	0 1·00
11458 8 0	1 8·24	3710 13 3	1 6·41	3772 11 1	1 6·32
7943 3 0	1 2·03	2719 4 7	1 1·49	3161 11 0	1 3·35
2202 17 3	0 3·89	1294 10 4	0 6·42	2283 7 5	0 11·09
3791 5 4	0 6·70	1161 7 9	0 5·76	528 9 1	0 2·56
7089 16 5	1 0·44	6498 16 11	2 8·25	4313 8 0	1 8·94
3537 5 7	0 6·25	3699 1 8	1 6·35	1455 1 0	0 7·06
39941 19 3	5 10·56	19357 8 10	8 0·05	17863 19 6	7 2·73
255097 11 5	37 8·26	122869 18 8	50 9·64	123107 12 10	49 9·68

DISTRIBUTIVE EXPENSES AND RATE PER CENT. ON

MANCHESTER.

Expenses =	TOTALS. Amount.	TOTALS. Rate per £100.	GROCERY. Amount.	GROCERY. Rate per £100.	COAL. Amount.	COAL. Rate per £100.
SALES =	**£13,584,758.**		**£11,265,443.**		**£304,784.**	
	£ s. d.	s. d.	£ s. d.	s. d.	£ s. d.	s. d.
Wages	118874 1 0	17 6·01	61160 13 11	10 10·29	1420 2 10	9 3·83
Auditors	550 13 7	0 0·97	456 13 4	0 0·97	12 12 6	0 0·99
Scrutineers	17 11 11	0 0·03	14 12 9	0 0·03	0 8 0	0 0·03
Committees	5193 13 4	0 9·18	2793 19 2	0 5·95	48 13 4	0 3·83
Price Lists: Printing	4643 2 6	0 8·20	2135 4 0	0 4·55	....	....
„ Postage	520 1 5	0 0·92	440 19 4	0 0·94	....	....
Printing and Stationery	7206 7 4	1 0·73	4185 4 7	0 8·92	203 17 11	1 4·06
Periodicals	173 0 3	0 0·31	141 8 9	0 0·30	3 0 4	0 0·24
Travelling	15163 10 11	2 2·79	6414 0 4	1 1·66	433 4 0	2 10·11
Stamps	4297 9 7	0 7·59	3516 5 4	0 7·49	93 11 6	0 7·37
Telegrams	340 7 11	0 0·60	228 4 4	0 0·49	7 12 3	0 0·60
Telephones	681 5 1	0 1·20	507 9 5	0 1·08	51 9 4	0 4·05
Miscellaneous	1118 13 2	0 1·98	836 0 2	0 1·78	20 9 5	0 1·61
Adverts. and Showcards	3010 2 11	0 5·32	2457 3 11	0 5·23	44 6 7	0 3·49
"Wheatsheaf" Record	5106 6 1	0 9·02	4246 11 4	0 9·05	115 8 11	0 9·09
Rents, Rates, and Taxes	6124 4 2	0 10·82	2932 6 1	0 6·25	24 3 9	0 1·90
Power, Lighting, & Heat'g	4581 11 11	0 8·10	1558 14 11	0 3·32	40 0 0	0 3·15
Exhibition and Congress	1080 0 7	0 1·91	707 17 8	0 1·51	18 16 0	0 1·48
Quarterly Meetings	665 7 2	0 1·18	552 4 0	0 1·18	15 3 9	0 1·20
Employés' Picnic	126 3 0	0 0·22	76 16 4	0 0·16	1 1 4	0 0·08
Legal	52 12 4	0 0·09	51 3 3	0 0·11	0 1 1	0 0·01
"Annual," 1908	556 10 5	0 0·98	463 4 4	0 0·99	12 10 6	0 0·99
Dining-rooms	11458 8 0	1 8·24	7837 8 11	1 4·70	167 15 8	1 1·21
Repairs, Renewals, &c.	7943 3 0	1 2·03	5097 18 2	0 10·86	273 13 6	1 9·55
Insurance	2202 17 3	0 3·89	933 10 3	0 1·99	0 18 0	0 0·07
Depreciation: Land	3791 5 4	0 6·70	1612 15 0	0 3·43	18 13 3	0 1·47
„ Buildings	7039 16 5	1 0·44	2972 10 3	0 6·33	33 7 9	0 2·63
„ Fixtures, &c.	3537 5 7	0 6·25	1495 10 4	0 3·19	29 19 1	0 2·36
Interest	39941 19 3	5 10·56	22295 5 2	3 11·50	339 15 3	2 2·7
Totals	255997 11 5	37 8·26	138121 15 4	24 6·25	3430 15 10	22 6·15

SALES FOR THE YEAR ENDED DEC. 26TH, 1908—*continued.*

MANCHESTER.

DRAPERY.		WOOLLENS AND READY-MADES.		BOOTS AND SHOES.		FURNISHING.	
£899,895.		**£239,358.**		**£462,989.**		**£412,289.**	
Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.
£ s. d.	s. d.	£ s. d.	s. d.	£ s. d.	s. d.	£ s. d.	s. d.
29446 15 0	65 5·34	6476 1 2	54 1·34	9288 9 4	40 1·49	11081 18 9	53 9·10
37 0 6	0 0·99	9 14 11	0 0·98	19 2 9	0 0·99	15 9 7	0 0·90
1 3 6	0 0·03	0 6 0	0 0·03	0 11 10	0 0·03	0 9 10	0 0·03
1051 14 11	2 4·05	264 8 9	2 2·51	526 17 5	2 3·31	507 19 9	2 5·57
1096 0 6	2 5·23	1373 19 0	11 5·76	23 10 0	0 1·22	14 9 0	0 0·84
59 11 2	0 1·59	....	....	3 10 11	0 0·18	16 0 0	0 0·93
1454 2 8	3 2·78	269 3 9	2 2·99	571 14 11	2 5·64	522 3 6	2 6·39
15 14 6	0 0·42	3 4 8	0 0·32	4 15 7	0 0·25	4 16 5	0 0·28
5009 19 1	11 1·61	1546 10 0	12 11·07	754 4 1	3 3·10	1005 13 5	4 10·54
315 3 10	0 8·41	81 19 6	0 8·22	152 3 5	0 7·89	138 6 0	0 8·05
54 18 4	0 1·46	20 15 9	0 2·08	8 7 4	0 0·43	20 9 11	0 1·19
48 8 3	0 1·29	25 1 7	0 2·52	24 11 2	0 1·27	24 5 4	0 1·41
141 13 5	0 3·78	26 8 11	0 2·65	47 14 9	0 2·47	46 6 6	0 2·70
134 0 4	0 3·57	47 5 0	0 4·74	246 17 1	1 0·80	80 10 0	0 4·69
341 6 6	0 9·10	87 0 11	0 8·73	172 17 5	0 8·96	143 1 0	0 8·33
1573 17 8	3 5·97	311 12 5	2 7·25	412 9 11	1 9·38	869 14 4	4 2·63
1518 12 3	3 4·50	258 6 10	2 1·90	405 2 11	1 9·00	800 15 0	3 10·61
198 18 1	0 5·30	51 18 3	0 5·21	79 19 10	0 4·15	22 10 9	0 1·31
44 12 9	0 1·19	11 13 9	0 1·17	22 18 10	0 1·19	18 14 1	0 1·09
22 0 8	0 0·59	8 19 7	0 0·90	6 3 11	0 0·32	11 1 2	0 0·64
0 3 2	0 0·01	0 0 10	....	1 2 8	0 0·06	0 1 4	....
37 2 8	0 0·99	9 7 6	0 0·94	18 13 11	0 0·97	15 11 6	0 0·91
1583 7 1	3 6·24	404 5 1	3 4·53	801 0 8	3 5·52	664 10 7	3 2·68
1714 3 3	3 9·72	257 11 5	2 1·83	260 1 7	1 1·48	339 15 1	1 7·78
502 14 3	1 1·41	320 3 0	2 8·10	215 16 0	0 11·19	229 15 9	1 1·38
1052 1 11	2 4·06	199 8 7	1 8·00	293 15 2	1 3·23	614 11 5	2 11·78
1972 9 4	4 4·60	372 11 0	3 1·36	541 8 6	2 4·07	1147 9 7	5 6·80
1546 12 10	3 5·25	86 15 8	0 8·70	134 2 7	0 6·95	244 5 1	1 2·22
8100 7 1	18 0·03	2615 5 8	21 10·23	3641 13 10	15 8·77	2949 12 3	14 3·70
59074 15 6	131 3·51	15139 19 6	126 6·06	18679 18 4	80 8·31	21550 6 11	104 6·48

DISTRIBUTIVE EXPENSES AND RATE PER CENT. ON

NEWCASTLE.

	TOTALS.		GROCERY.		COAL.	
SALES =	**£4,837,045.**		**£3,461,563.**		**£50,698.**	
Expenses =	Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.
	£ s. d.	s. d.	£ s. d.	s. d.	£ s. d.	s. d.
Wages	60352 12 11	24 11·45	23778 6 8	13 8·86	278 0 9	10 11·62
Auditors	195 3 4	0 0·97	138 10 3	0 0·96	2 2 0	0 0·99
Scrutineers	6 4 10	0 0·03	4 9 0	0 0·03	0 1 4	0 0·03
Committees	2802 11 9	1 1·91	1195 19 5	0 8·29	8 0 1	0 3·79
Price Lists: Printing	1202 7 4	0 5·97	191 9 5	0 1·33	0 0 1	....
„ Postage	63 2 8	0 0·31	63 2 8	0 0·44	....	....
Printing and Stationery	2829 19 2	1 2·04	1201 6 5	0 8·33	11 2 7	0 5·27
Periodicals	78 19 6	0 0·39	47 12 2	0 0·33	2 16 7	0 1·34
Travelling	5061 17 7	2 1·12	977 17 2	0 6·78	66 10 4	2 7·49
Stamps	1923 2 10	0 9·54	811 9 8	0 5·63	6 8 9	0 3·05
Telegrams	200 5 7	0 0·99	124 15 0	0 0·86	1 0 2	0 0·48
Telephones	350 14 5	0 1·74	267 4 5	0 1·85	3 0 7	0 1·43
Miscellaneous	435 15 3	0 2·16	295 14 11	0 2·05	2 4 2	0 1·05
Adverts. and Showcards	992 19 11	0 4·93	576 15 5	0 4·00	7 11 5	0 3·58
"Wheatsheaf" Record	1810 12 11	0 8·98	1289 16 9	0 8·94	19 3 3	0 9·07
Rents, Rates, and Taxes	3523 9 10	1 5·48	1244 2 0	0 8·63	4 13 11	0 2·22
Power, Lighting, & Heating	1752 18 1	0 8·70	985 8 1	0 6·83	12 19 8	0 6·15
Exhibition and Congress	486 0 4	0 2·41	335 12 11	0 2·33	4 19 2	0 2·35
Quarterly Meetings	63 13 0	0 0·32	45 4 4	0 0·31	0 13 8	0 0·32
Employés' Picnic	84 3 10	0 0·42	24 17 1	0 0·17	....	....
Legal	14 13 0	0 0·07	14 13 0	0 0·10	....	....
"Annual," 1908	197 7 3	0 0·98	140 15 1	0 0·98	2 1 6	0 0·98
Dining-rooms	3710 13 3	1 6·41	2503 19 5	1 5·36	15 2 0	0 7·15
Repairs, Renewals, &c.	2719 4 7	1 1·49	1280 16 2	0 8·88	22 10 4	0 10·66
Insurance	1294 10 4	0 6·42	591 18 10	0 4·11	0 13 10	0 0·33
Depreciation: Land	1161 7 9	0 5·76	404 4 2	0 2·80	1 6 9	0 0·63
„ Buildings	6498 16 11	2 8·25	3247 6 1	1 10·52	4 18 1	0 2·32
„ Fixtures, &c.	3699 1 8	1 6·35	1756 6 2	1 0·18	4 14 10	0 2·24
Interest	19357 8 10	8 0·05	8381 19 9	4 10·11	59 4 11	2 4·05
Totals	122869 18 8	50 9·64	51921 12 5	29 11·99	542 0 9	21 4·59

SALES FOR THE YEAR ENDED DEC. 26TH, 1908—*continued.*

NEWCASTLE.

DRAPERY.		WOOLLENS AND READY-MADES.		BOOTS AND SHOES.		FURNISHING.	
£574,541.		**£172,518.**		**£269,241.**		**£308,484.**	
Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.
£ s. d.	s. d.	£ s. d.	s. d.	£ s. d.	s. d.	£ s. d.	s. d.
17009 4 7	59 2·52	3151 2 11	36 6·38	4974 4 9	36 11·40	11161 13 3	72 4·38
23 12 1	0 0·99	7 2 6	0 0·99	11 1 11	0 0·99	12 14 7	0 0·99
0 15 0	0 0·03	0 4 5	0 0·03	0 7 0	0 0·03	0 8 1	0 0·03
661 1 9	2 3·61	213 15 5	2 5·74	356 17 6	2 7·81	366 17 7	2 4·54
317 3 4	1 1·25	633 17 11	7 4·18	41 14 0	0 3·72	18 2 7	0 1·41
....	....	....	....	....	....	....	....
716 8 7	2 5·93	113 6 6	1 3·77	264 9 5	1 11·57	523 5 8	3 4·71
10 1 9	0 0·42	1 17 5	0 0·26	6 11 11	0 0·59	9 19 8	0 0·78
2075 10 4	7 2·70	571 9 8	6 7·50	300 2 3	2 2·75	1070 7 10	6 11·28
508 7 8	1 9·24	64 15 1	0 9·01	118 6 10	0 10·55	413 14 10	2 8·19
52 10 9	0 2·19	5 16 6	0 0·81	3 18 3	0 0·35	12 4 11	0 0·95
34 18 2	0 1·46	10 8 7	0 1·45	16 6 9	0 1·46	18 15 11	0 1·46
50 2 3	0 2·09	9 7 0	0 1·30	18 14 8	0 1·67	59 12 3	0 4·64
140 18 9	0 5·89	26 4 4	0 3·65	128 18 0	0 11·49	112 12 0	0 8·76
217 18 10	0 9·10	64 10 1	0 8·97	101 13 6	0 9·06	117 10 6	0 9·14
813 15 3	2 9·99	186 1 7	2 1·89	327 9 7	2 5·19	947 7 6	6 1·71
304 6 3	1 0·71	140 16 5	1 7·59	142 6 2	1 0·68	167 1 6	1 1·00
58 16 5	0 2·46	22 7 0	0 3·11	32 16 8	0 2·93	31 8 2	0 2·44
7 13 10	0 0·32	2 6 2	0 0·32	3 12 1	0 0·32	4 2 11	0 0·33
20 9 11	0 0·86	3 19 2	0 0·55	6 16 8	0 0·61	28 1 0	0 2·18
....	....	....	....	....	....	....	....
23 14 5	0 0·99	6 19 7	0 0·97	11 0 10	0 0·99	12 15 10	0 0·99
519 1 6	1 9·68	151 10 8	1 9·08	240 17 0	1 9·47	280 2 8	1 9·79
666 16 3	2 3·85	81 13 1	0 11·36	164 15 6	1 2·69	502 13 3	3 3·11
333 15 0	1 1·94	82 5 0	0 11·44	134 2 0	0 11·95	151 15 8	0 11·81
313 13 10	1 1·10	74 0 7	0 10·30	122 19 4	0 10·96	245 3 1	1 7·07
1307 4 1	4 6·60	393 2 2	4 6·69	506 10 10	3 9·15	1039 15 8	6 8·89
948 4 0	3 3·61	195 10 3	2 3·20	417 4 6	3 1·19	377 1 11	2 5·34
4762 14 4	16 6·96	1793 19 11	20 9·57	1920 6 11	14 3·18	2439 3 0	15 9·77
31898 18 11	111 0·49	8008 9 11	92 10·11	10374 4 10	77 0·75	20124 11 10	130 5·69

DISTRIBUTIVE EXPENSES AND RATE PER CENT. ON

	LONDON.							
	TOTALS.		GROCERY.		COAL.	
SALES=	**£4,943,373.**		**£4,157,196.**		**£132,799.**	
Expenses=	Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.
	£ s. d.	s. d.	£ s. d.	s. d.	£ s. d.	s. d.
Wages	58293 15 10	23 7·02	28344 19 7	13 7·64	810 17 0	12 2·54
Auditors	202 13 7	0 0·98	170 7 10	0 0·98	5 8 1	0 0·98
Scrutineers	6 9 11	0 0·03	5 9 4	0 0·03	0 3 6	0 0·03
Committees	2210 4 3	0 10·73	1328 9 4	0 7·67	22 17 9	0 4·14
Price Lists: Printing	2308 5 8	0 11·21	570 1 9	0 3·29	....	....
„ „ Postage	191 11 11	0 0·93	191 11 11	0 1·11	....	....
Printing and Stationery	3434 13 0	1 4·68	1973 1 0	0 11·39	33 4 8	0 6·00
Periodicals	84 5 4	0 0·41	68 12 9	0 0·40	0 10 0	0 0·09
Travelling	9345 12 10	3 9·37	3043 8 8	1 5·57	263 18 9	3 11·70
Stamps	2142 13 6	0 10·40	1725 0 11	0 9·96	16 1 4	0 2·90
Telegrams	132 5 5	0 0·64	95 3 11	0 0·55	....	....
Telephones	365 5 11	0 1·77	246 17 6	0 1·43	2 9 10	0 0·45
Miscellaneous	399 17 3	0 1·94	296 18 7	0 1·71	....	....
Adverts. and Showcards	1106 7 0	0 5·37	895 4 6	0 5·17	18 2 11	0 3·28
"Wheatsheaf" Record	1883 19 1	0 9·15	1585 6 10	0 9·15	50 5 3	0 9·08
Rents, Rates, and Taxes	4332 11 4	1 9·03	1455 15 1	0 8·40	....	....
Power, Lighting, & Heating	2357 16 5	0 11·45	1420 2 6	0 8·20	....	....
Exhibition and Congress	429 10 0	0 2·09	268 15 8	0 1·55	....	....
Quarterly Meetings	220 14 10	0 1·07	195 6 2	0 1·13	3 8 10	0 0·62
Employés' Picnic	74 8 0	0 0·36	46 3 1	0 0·27	....	....
Legal	0 15 0	....	....	....	....	....
"Annual," 1908	205 9 8	0 1·00	172 19 2	0 1·00	5 9 9	0 0·99
Dining-rooms	3772 11 1	1 6·32	2375 7 2	1 1·71	94 18 0	1 5·15
Repairs, Renewals, &c.	3161 11 0	1 3·35	1638 10 11	0 9·46	288 14 5	4 4·18
Insurance	2283 7 5	0 11·09	1228 14 0	0 7·09	1 0 7	0 0·18
Depreciation: Land	528 9 1	0 2·56	292 8 2	0 1·69	1 5 9	0 0·23
„ Buildings	4313 8 0	1 8·94	2366 17 9	1 1·66	2 5 11	0 0·41
„ Fixtures, &c.	1455 1 0	0 7·06	896 4 4	0 5·17	6 4 4	0 1·12
Interest	17863 19 6	7 2·73	10440 3 9	5 0·27	109 8 10	1 7·80
Totals	123107 12 10	49 9·68	63338 2 2	30 5·65	1736 15 6	26 1·87

SALES FOR THE YEAR ENDED DEC. 26TH, 1908 – *continued.*

LONDON.

DRAPERY.				WOOLLENS AND READY-MADES.				BOOTS AND SHOES.				FURNISHING.			
£271,692.				£87,582.				£170,364.				£123,740.			
Amount.			Rate per £100.	Amount.			Rate per £100.	Amount.			Rate per £100.	Amount.			Rate per £100.
£	s.	d.	s. d.	£	s.	d.	s. d.	£	s.	d	s. d.	£	s.	d.	s. d.
12805	13	9	94 3·19	4410	11	2	100 8·62	6009	9	7	70 6·58	5912	4	9	95 6·71
11	2	8	0 0·98	3	12	6	0 0·99	7	0	10	0 0·99	5	1	8	0 0·99
0	7	1	0 0·03	0	2	3	0 0·03	0	4	6	0 0·03	0	3	3	0 0·03
329	19	9	2 5·15	130	4	4	2 11·68	230	13	2	2 8·49	167	19	11	2 8·58
761	10	4	5 7·27	904	16	7	20 7·95	50	4	6	0 7·08	21	12	6	0 4·19
....			....	....			....	....			....	....			....
631	15	11	4 7·81	255	3	11	5 9·93	275	17	10	3 2·88	265	9	8	4 3·49
4	5	4	0 0·38	4	1	5	0 1·12	4	15	6	0 0·67	2	0	4	0 0·39
2679	8	0	19 8·69	1203	14	2	27 5·85	1268	17	7	14 10·75	886	5	8	14 3·90
165	3	4	1 2·59	65	19	11	1 6·09	89	6	2	1 0·58	81	1	10	1 3·73
17	15	9	0 1·57	4	18	9	0 1·34	7	2	6	0 1·00	7	4	6	0 1·40
46	1	2	0 4·07	28	10	3	0 7·81	17	3	0	0 2·42	24	4	2	0 4·70
42	9	3	0 3·75	13	14	0	0 3·76	24	17	4	0 3·50	21	18	1	0 4·25
39	6	9	0 3·47	13	3	0	0 3·60	110	17	7	1 3·62	29	12	3	0 5·74
103	13	3	0 9·16	33	0	9	0 9·05	64	14	5	0 9·12	46	18	7	0 9·10
1212	1	3	8 11·07	554	9	9	12 7·95	366	12	1	4 3·65	743	13	2	12 0·24
371	8	11	2 8·81	144	18	8	3 3·72	173	18	10	2 0·50	247	7	6	3 11·98
20	10	9	0 1·82	85	6	7	1 11·38	23	9	7	0 3·31	31	7	5	0 6·08
9	5	8	0 0·82	2	10	1	0 0·69	5	19	0	0 0·84	4	5	1	0 0·83
11	16	8	0 1·05	4	5	0	0 1·16	5	13	0	0 0·80	6	10	3	0 1·26
....			....	0	15	0	0 0·21	....			....	....			....
11	6	3	0 1·00	3	11	7	0 0·98	7	0	9	0 0·99	5	2	2	0 0·99
567	11	2	4 2·14	193	3	3	4 4·93	327	10	7	3 10·14	214	0	11	3 5·52
519	19	4	3 9·93	199	1	4	4 6·55	284	11	2	3 4·09	230	13	10	3 8·74
455	19	9	3 4·28	228	17	9	5 2·72	238	2	4	2 9·54	130	13	0	2 1·34
92	17	8	0 8·20	6	6	10	0 1·74	56	18	6	0 8·02	78	12	2	1 3·25
708	8	4	5 2·58	157	2	4	3 7·06	493	12	0	5 9·53	585	1	8	9 5·48
218	8	7	1 7·29	66	7	6	1 6·19	153	15	6	1 9·66	114	0	9	1 10·12
3204	15	3	23 7·09	1075	12	0	24 6·75	1957	15	6	22 11·80	1076	4	2	17 4·73
25043	1	11	184 4·19	9794	0	8	223 7·85	12256	3	4	143 10·58	10939	9	3	176 9·76

THE SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

PLATES, ADVERTISEMENTS, STATISTICS, &c.,

Pages 79 to 123.

Registered Office and Furniture Warehouse, 95 Morrison Street, Glasgow.

Grocery and Provision Warehouse, 119 Paisley Road, Glasgow.

Leith Grocery and Provision Warehouse, Links Place.

Dundee Grocery and Provision Warehouse, Seagate.

Kilmarnock Grocery and Provision Warehouse, Grange Place.

Central Creamery. Power Station. Egg Stores and Bacon Factory.

Enniskillen Branch—Central Premises.

Gardner's Cross Auxiliary. Moneah Auxiliary. Gola Auxiliary.

Branch Creameries in Ireland.

Drapery Warehouse, Dundas Street, Glasgow.

Productive Works, Shieldhall, Govan.

(A) Portion of Front Building not yet allocated.

1. Printing Department.
2. Cabinet Factory.
3. Hosiery Factory.
4. Coffee Essence.
5. Brush Factory.
6. Firemaster's House.
7. Joiner's Workshop.
8. Workmen's Dwellings.
9. Cooperage.
10. Mechanical, Elect'l.
11. Tinware.
12. Preserve Works.
13. Tailoring Factory.
14. Artisan Clothing.
15. Dining Rooms, etc.
16. Boot Factory.
17. Currying Works.
18. Tannery.
19. Confectionery Works.
20 Pickle Works.
21-22. Chemical Dept.
23. Power Station.
24. Tobacco Factory.
25. Stables.

Shieldhall (New Front), showing Printing Department on right.

Chambers Street, Edinburgh.

Calderwood Castle and Estate.

Boot Factory, Shieldhall.

Cabinet Factory, Shieldhall.

Chemical Department, Shieldhall.

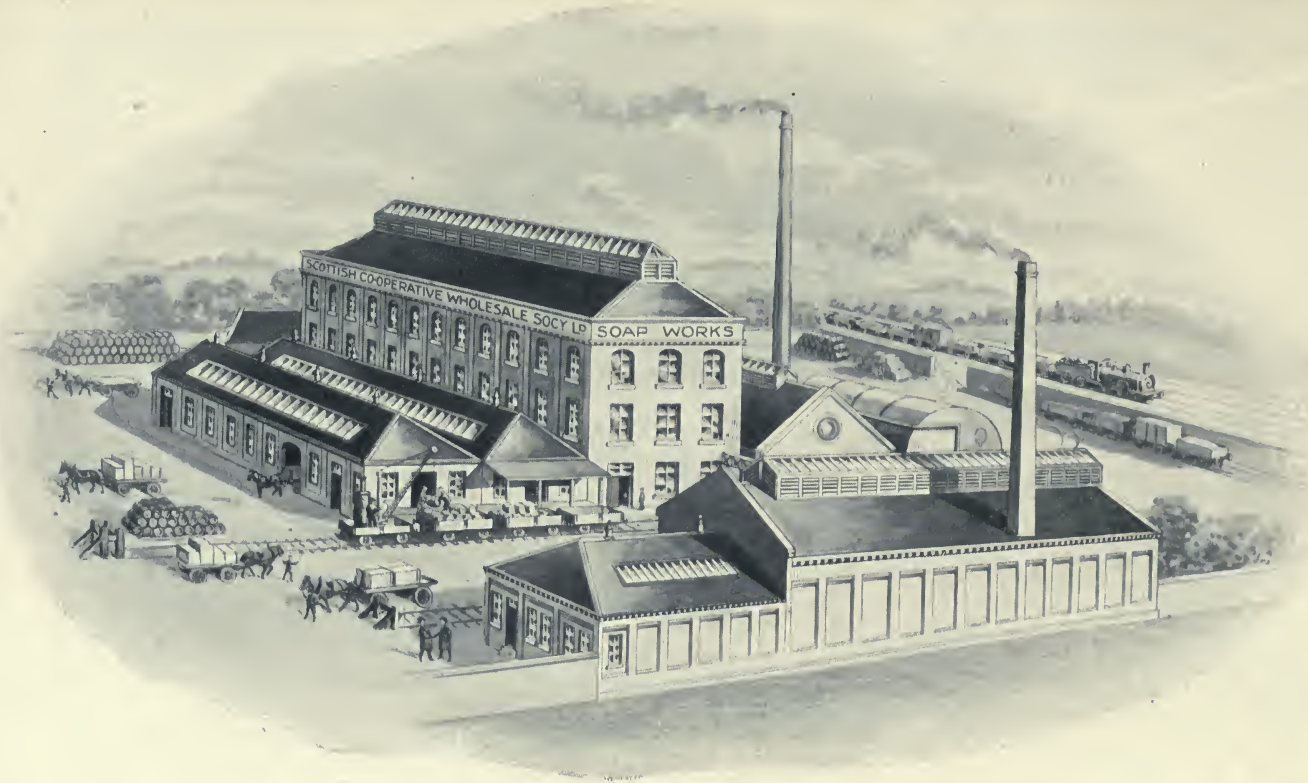
Dining Rooms and Ready-made Clothing Factory, Shieldhall.

Chancelot Roller Flour Mills, Edinburgh.

Regent Roller Flour Mills, Glasgow.

Junction Mills, Leith.

Ettrick Tweed Mills, Selkirk.



Soap Works, Grangemouth.

Dress Shirt Factory, Leith.

Bladnoch Creamery, Wigtownshire.

Fish-Curing Works, Aberdeen.

SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

FORTY-ONE YEARS' WHOLESALE DISTRIBUTION IN SCOTLAND.

COMMENCED SEPTEMBER, 1868.

YEARS.	CAPITAL.	SALES.	PROFITS.
	£	£	£
1868, 13 weeks.....	1,795	9,697	48
1869, 52 „	5,175	81,094	1,304
1870, 50 „	12,543	105,249	2,419
1871, 52 „	18,009	162,658	4,131
1872, 52 „	30,931	262,530	5,435
1873, 52 „	50,433	384,489	7,446
1874, 52 „	48,982	409,947	7,553
1875, 52 „	56,751	430,169	8,233
1876, 51 „	67,219	457,529	8,836
1877, 52 „	72,568	589,221	10,925
1878, 52 „	83,174	600,590	11,969
1879, 52 „	93,077	630,097	14,989
1880, 52 „	110,179	845,221	21,685
1881, 54 „	135,713	986,646	23,981
1882, 52 „	169,429	1,100,588	23,220
1883, 52 „	195,396	1,253,154	28,366
1884, 52 „	244,186	1,300,331	29,435
1885, 52 „	288,946	1,438,220	39,641
1886, 60 „	333,653	1,857,152	50,398
1887, 53 „	367,309	1,810,015	47,278
1888, 52 „	409,668	1,963,853	53,538
1889, 52 „	480,622	2,273,782	61,756
1890, 52 „	575,322	2,475,601	76,545
1891, 52 „	671,108	2,828,036	89,090
1892, 53 „	778,494	3,104,768	96,027
1893, 52 „	869,756	3,135,562	89,116
1894, 52 „	940,835	3,056,582	88,452
1895, 52 „	1,134,269	3,449,461	132,374
1896, 52 „	1,237,317	3,822,580	174,982
1897, 52 „	1,286,624	4,405,854	156,341
1898, 53 „	1,333,078	4,692,330	165,580
1899, 52 „	1,457,645	5,014,189	213,596
1900, 52 „	1,676,765	5,463,631	222,366
1901, 52 „	1,929,113	5,700,743	231,686
1902, 52 „	2,125,133	6,059,119	239,001
1903, 52 „	2,314,955	6,395,487	239,322
1904, 53 „	2,500,063	6,801,272	269,601
1905, 52 „	2,780,729	6,939,738	250,680
1906, 52 „	2,950,620	7,140,182	280,434
1907, 52 „	3,059,245	7,603,460	289,197
1908, 52 „	3,292,045	7,531,126	263,577
1909, 26 „	3,335,444	3,579,699	132,366
TOTALS	£3,335,444	£118,151,671	£4,162,931

THE SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY

LIMITED.

Enrolled 20th April, 1868, under the provisions of the Industrial and Provident Societies Act, 20th August, 1867, 30 and 31 Vict., cap. 117, sec. 4.

Business Commenced 8th September, 1868.

CENTRAL OFFICES AND FURNITURE WAREHOUSE:

MORRISON STREET, GLASGOW.

GROCERY AND PROVISION WAREHOUSES:

PAISLEY ROAD, CROOKSTON AND CLARENCE STREETS, GLASGOW.

DRAPERY WAREHOUSE:

DUNDAS, WALLACE, AND PATERSON STREETS, GLASGOW.

BOOT AND SHOE WAREHOUSE:

DUNDAS STREET, GLASGOW.

SHIRT, TAILORING, WATERPROOF, AND AERATED WATER FACTORIES:

PATERSON STREET, GLASGOW.

MANTLE AND UMBRELLA FACTORIES:

DUNDAS STREET, GLASGOW.

HAM-CURING, SAUSAGE FACTORY, AND CARTWRIGHT DEPARTMENT:

PARK STREET, K.P., GLASGOW.

FACTORIES FOR BOOTS AND SHOES, CLOTHING, FURNITURE AND BRUSHES, PRINTING, PRESERVES AND CONFECTIONS, COFFEE ESSENCE, TOBACCO, PICKLES, AND TINWARE:

SHIELDHALL, NEAR GOVAN, GLASGOW.

Branches.

LINKS PLACE, LEITH.
GRANGE PLACE, KILMARNOCK.
SEAGATE, DUNDEE.
HENRY STREET, ENNISKILLEN, IRELAND.

FURNITURE WAREHOUSE, DRAPERY & BOOT SAMPLE ROOM—CHAMBERS STREET, EDINBURGH.
CHANCELOT FLOUR MILLS—EDINBURGH.
JUNCTION FLOUR AND OATMEAL MILLS—LEITH.
REGENT FLOUR MILLS—GLASGOW.
SOAP WORKS—GRANGEMOUTH.
ETTRICK TWEED MILLS—SELKIRK.
DRESS SHIRT FACTORY—LEITH.
LAUNDRY—PAISLEY.
FISH-CURING WORKS—ABERDEEN.

CREAMERIES:
IRELAND—ENNISKILLEN, BELNALECK, GOLA, FLORENCE COURT, S. BRIDGE, GARDNER'S CROSS, BLACK LION, MONEAH;
BLADNOCH AND WHITHORN, WIGTOWNSHIRE, N.B.

CALDERWOOD ESTATE AND RYELANDS MILK CENTRE, LANARKSHIRE.

Bankers:

THE UNION BANK OF SCOTLAND LIMITED.

Head Offices:

GLASGOW:	LONDON:	EDINBURGH:
INGRAM STREET.	60, LOMBARD STREET, E.C. *(Temporary premises).*	GEORGE STREET.
General Manager:	Manager:	Manager:
ROBERT BLYTH.	ARTHUR C. D. GAIRDNER.	WILLIAM GRAHAM.

General Committee.

President:

Mr. ROBERT STEWART, 11, Great Wellington Street, Glasgow.

Secretary:

Mr. JOHN PEARSON, "Beechdale," Fenton Street, Alloa.

Directors:

Mr. ISAAC Mc.DONALD .. 7, Knoxland Square, Dumbarton.
Mr. JOHN ARTHUR .... "Duncrag," Kelburne Drive, Paisley
Mr. HENRY MURPHY.... 2, Westport, Lanark.
Mr. JOHN STEVENSON .. 5, W. Fullarton Street, Kilmarnock.
Mr. PETER GLASSE..... 185, Byres Road, Glasgow.
Mr. THOMAS LITTLE .. . 264, Scott Street, Galashiels.
Mr. WILLIAM R. ALLAN.. 47, Balhousie Street, Perth.
Mr. JAMES YOUNG ..... 25, Market Street, Musselburgh.
Mr. JAMES WILSON..... "Helenbank," Victoria Street, Dunfermline.
Mr. ROBERT NESBIT .... 10, Lochrin Buildings, Edinburgh.

Sub-Committees:

(1) Finance and Property—
Messrs. STEWART, ARTHUR, LITTLE, and WILSON.
Conveners: Mr. Arthur (Finance). Mr. Little (Property).

(2) Grocery: Distributive and Productive—
Messrs. Mc.DONALD, STEVENSON, PEARSON, and NESBIT.
Conveners: Mr. Stevenson (Distributive). Mr. Pearson (Productive).

(3) Drapery and Furnishing: Distributive and Productive—
Messrs. GLASSE, YOUNG, ALLAN, and MURPHY.
Conveners: Mr. Allan (Distributive). Mr. Young (Productive).

The President is *ex officio* a member of all Sub-Committees.

Auditors:

Mr. JNO. MILLEN, Rutherglen. | Mr. ROBT. J. SMITH, C.A., Glasgow.
Mr. WM. H. JACK, F.S.A.A., Glasgow.

Officers of the Society.

Accountant: Mr. ROBERT MACINTOSH, Glasgow.

Cashier: Mr. ALLAN GRAY, Glasgow.

Buyers, &c.:

Grocery and Provisions	Glasgow	Mr. E. ROSS.
„ „	„	Mr. JOHN Mc.DONALD.
„ „	„	Mr. M. Mc.CALLUM.
„ „	„	Mr. A. S. HUGGAN.
„ „	Leith	Mr. PETER ROBERTSON.
„ „	„	Mr. WILLIAM Mc.LAREN.
„ „	„	Mr. A. W. JOHNSTONE.
„ „	Kilmarnock	Mr. DAVID CALDWELL.
„ „	„	Mr. WM. DRUMMOND.
„ „	Dundee	Mr. JOHN BARROWMAN.
Potato Department	Glasgow	Mr. JOHN Mc.INTYRE.
„ „	Leith	Mr. HUGH CAMPBELL.
Cattle	Glasgow	Mr. WILLIAM DUNCAN.
„	Ireland	Mr. J. H. TAYLOR.
Provisions	Enniskillen	Mr. WILLIAM WHYTE.
Preserve Works	Glasgow	Mr. N. ANDERSON.
Chemical Department	„	Mr. A. GEBBIE.
Tobacco Factory	„	Mr. THOMAS HARKNESS.
Flour Mills—Chancelot and Regent Oatmeal and Flour Mill—Junction	„	Mr. WM. F. STEWART.
	„	Mr. JAMES TIERNEY.
	Edinburgh	Mr. JOHN PAISLEY.
Soap Works	Grangemouth	Mr. H. C. GREEN.
Printing & Stationery Dept.	Glasgow	Mr. DAVID CAMPBELL.
Drapery Department	„	Mr. DAVID GARDINER.
„ „ Assistant	„	Mr. J. Mc.GILCHRIST.
„ „ „	„	Mr. WM. ALLAN.
Furniture Department	„	Mr. WILLIAM MILLER.
	Assistant	Mr. THOMAS FENWICK.
„ „	Edinburgh	Mr. GEO. CARSON.
Boot and Shoe Department	Glasgow	Mr. P. Mc.FARLANE.
	Assistant	Mr. J. J. HORN.
Ettrick Tweed & Blanket Mills	Selkirk	Mr. ALBERT BEAUMONT.
Building Department	Glasgow	Mr. JAMES DAVIDSON.
	Assistant	Mr. WM. MERCER.
Engineering Department	Glasgow	Mr. JAMES STEWART.
Carting Department	„	Mr. JAMES CALDWELL.
Coal Department	„	Mr. T. BURTON.
Fish Curing Department	Aberdeen	Mr. W. C. STEPHEN.
Electrical Department	Glasgow	Mr. A. R. TURNER.
Wheat Buying Depôt	Winnipeg (Canada)	Mr. GEO. FISHER.
Creameries	Wigtownshire	Mr. ROBERT GREEN.
Estate	Lanarkshire	Mr. ROBERT HEGGIE.

Business Arrangements.

Registered Office:
MORRISON STREET, GLASGOW.

Branches:
LINKS PLACE, LEITH; GRANGE PLACE, KILMARNOCK;
SEAGATE, DUNDEE;
HENRY STREET, ENNISKILLEN, IRELAND;
LEMAN STREET, LONDON, E.

Societies, to which our trade is strictly confined, desirous of opening an account with this Society, should forward a copy of their registered Rules and latest balance sheet; or, if but recently started, a statement showing the number of members, value of shares, amount subscribed for and paid up, weekly turnover expected, and the amount of credit allowed, if any, per member in proportion to the capital paid up. Should these particulars be considered satisfactory, goods will be supplied on the following terms:—The *maximum credit allowed is fourteen days*, and *interest is charged quarterly* on all in excess of this allowance *at the rate of 2½ per cent. per annum*, but in cases *where the debt exceeds one month's purchases 5 per cent. is charged.*

Interest at the rate of 2½ per cent. per annum is allowed on prepaid accounts.

The Directors, by authority of the general meeting, are empowered to have the books of societies examined whose accounts are overdue, and to take the necessary steps to protect the other members of the federation.

Orders for goods should bear the price or brand of the article wanted, the mode of transit, and name of station to which the goods are to be sent. Orders for the different departments should be on separate slips. Goods not approved of must be returned at once and intact. No claim for breakage, short weight, &c., can be entertained unless made within six days after goods are received. Delay in delivery should be at once advised.

[SPECIMEN.]

WEEKLY STATEMENT OF ACCOUNT.

9TH WEEK.
163RD QUARTER.

LEDGER FOLIO, 929.
95, MORRISON STREET,
GLASGOW, *May 29th, 1909.*

The A. B. C. Co-operative Society Limited.

Dr. To The Scottish Co-operative Wholesale Society Limited. Cr.

GOODS.						CASH AND CREDITS.								
Date.	Amount of each Invoice.			Balance last Statement.			Date.	Cash.			Credit.			Totals.		
	£	s.	d.	£	s.	d.		£	s.	d.	£	s.	d.	£	s.	d.
				298	7	2										
May 24..	0	4	3	....			May 24..	....			0	5	0	....		
„ 24..	18	11	7	....			„ 24..	....			1	0	0	....		
„ 24..	29	0	8	....			„ 25..	....			0	12	9	....		
„ 24..	32	4	0	....			„ 25..	....			0	12	10	....		
„ 24..	0	17	7	....			„ 26..	....			0	5	6	....		
„ 24..	4	10	0	....			„ 26..	....			0	1	0	....		
„ 24..	4	4	0	....			„ 26..	....			1	3	6	....		
„ 24..	3	2	6	....			„ 26..	....			2	7	0	....		
„ 25..	0	6	6	....			„ 26..	....			0	12	9	....		
„ 25..	0	8	3	....			„ 26..	....			0	12	9	....		
„ 25..	0	10	10	....			„ 27..	....			0	14	9	....		
„ 25..	0	8	3	....			„ 27..	....			0	10	0	....		
„ 25..	1	5	0	....			„ 27..	....			0	15	6	....		
„ 25..	0	10	11	....			„ 27..	....			10	11	1	....		
„ 25..	59	16	9	....			„ 27..	....			0	15	6	....		
„ 25..	0	11	3	....			„ 27..	....			1	12	0	....		
„ 25..	7	3	5	....										22	11	11
„ 26..	2	10	6	....			„ 28..	298	7	2	....			298	7	2
„ 26..	4	17	6	....												
„ 26..	0	15	2	....												
„ 27..	0	6	6	....												
„ 27..	0	9	2	....												
„ 27..	17	10	0	....												
„ 27..	0	18	0	....												
„ 27..	3	10	6	....												
„ 27..	5	13	8	....												
„ 27..	12	11	1	....												
„ 27..	4	18	7	....												
„ 28..	5	3	6	....												
„ 28..	0	12	9	....												
„ 28..	0	1	10	....												
„ 28..	2	14	9	....												
„ 28..	1	8	6	....												
„ 28..	27	12	8	....												
				255	10	5										
	To balance			....							By balance			232	18	6
			£	553	17	7							£	553	17	7

If the above Statement differs from your Books, we shall be glad if you will point out the difference at once.

Terms of Membership.

EXCERPT FROM SOCIETY'S RULES.

Admission of Members and Application for Shares.

The Society shall consist of such Co-operative Societies registered under the Industrial and Provident Societies Act, or any employé of this Society who is over twenty-one years of age, as have been admitted by the Committee, subject to the approval of a general meeting of the Society; but no society trafficking in intoxicating liquors shall be eligible for membership in the Society, and each admission must be entered in the minute book of the Society. Every application for membership, except in the case of employés, must be sanctioned by a resolution of a general meeting of any society making such application, and the same must be made in the form as on next page, said form to be duly attested by the signature of the president, secretary, and three of the members thereof, and stamped with such society's seal. Every society making application shall state the number of its members, and take up not less than one share for each member, and shall increase the number annually as its members increase, in accordance with its last return to the Registrar; but no member other than a society registered under the Industrial and Provident Societies Act shall hold an interest in the funds exceeding £50. It shall be in the option of any society to apply for shares in excess of their individual membership at any time; such applications shall be signed by the president, secretary, and three members of committee, but the granting of such excess shares shall be at the discretion of the Committee of this Society.

Any employé applying for membership must apply for not less than five shares.

Capital: How Paid Up.

The capital of the Society shall be raised in shares of twenty shillings each, which shall be transferable only; every member, society, or employé, on admission, shall pay the sum of not less than one shilling on each share taken up, and the unpaid portion of the shares may be paid by dividends, or bonus, and interest; but any member may pay up shares in full or in part at any time.

APPLICATION FORM.

Whereas, by a resolution of the.....Co-operative Society Limited, passed at a general meeting held on the....day of....., it was resolved to take up.....shares (being one share of twenty shillings for each member), said shares being transferable, in the **Scottish Co-operative Wholesale Society Limited**, *and to accept the same on the terms and conditions specified in the Rules. Executed under the seal of the society on the....day of..... Attested by*

.....
.....
.....
} *Three Members.*

BENEFITS DERIVED FROM MEMBERSHIP.

(*a*) The liability of the member is limited, each member being only responsible for the value of the shares held.

(*b*) Members receive double the rate of dividend on purchases paid to non-members.

(*c*) Share capital is paid 5 per cent. per annum.

(*d*) Members have a share in the management of the Wholesale in proportion to the amount of goods bought, as each society has one vote in right of membership, one for the first £1,500 worth of goods bought, and one other additional vote for every complete £3,000 of purchases thereafter.

These advantages, added to the special benefits secured by the leading position of the Wholesale, will, we trust, induce societies as yet non-members to carefully reconsider the question, and take the necessary steps to secure to their members the full benefits of co-operative distribution.

CORRESPONDENCE.

All letters must be addressed to the Society, and not to individuals. Addressed envelopes are supplied at cost price. Separate slips ought to be used for the different departments—the Accountant's, Grocery and Provision, Drapery, Boot and Shoe, Furniture. The slips can all be enclosed in the one envelope. Attention to this simple rule will greatly facilitate the despatch of goods and ensure promptitude in answering inquiries; it will also aid in the classification of the letters for reference in any case of irregularity or dispute.

Cash Remittance.

Cheques must be made payable to the Society.

LIST OF BRANCHES OF THE UNION BANK OF SCOTLAND LIMITED.

HEAD OFFICES:—GLASGOW, INGRAM STREET; EDINBURGH, GEORGE STREET.
LONDON OFFICE (Temporary Address):—60, LOMBARD STREET, E.C.

BRANCHES:

Aberdeen, Fishmarket.
" George Street.
" Holburn.
" Torry.
" West End.
Aberfeldy.
Aberlour, Strathspey.
Alloa.
Alva.
Ardrishaig.
Ardrossan.
Auchterarder.
Auchtermuchty.
Ayr.
Ballater.
Banchory.
Banff.
Barrhead.
Barrhill.
Bathgate.
Beith.
Blair-Atholl (sub to Pitlochry).
Blairgowrie.
Bo'ness.
Braemar.
Brechin.
Bridge of Allan.
Buckie, Banffshire.
Campbeltown.
Castle-Douglas.
Clydebank.
Coatbridge.
Coupar-Angus.
Crieff.
Cullen.
Dalbeattie.
Dalry, Galloway.
Darvel (sub to Galston).
Doune.
Dumbarton.
Dumfries.
Dunblane.
Dundee.
Dunkeld.
Dunning.
Dunoon.
Edinburgh, Chambers Street.
" Golden Acre.
" Haymarket.
" Hunter Square.
" Lothian Road.
" Morningside.
" Murrayfield.
" Newington.
Edinburgh, N. Merchiston.
" Norton Park.
" Piershill.
" S. Morningside.
Edzell.
Elgin.
Ellon.
Errol.
Fochabers.
Forfar.
Fraserburgh.
Galston.
Gatehouse.
Girvan.
Glasgow, Anderston.
" Bridgeton Cross.
" Buchanan Street.
" Charing Cross.
" Cowcaddens.
" Dennistoun.
" Eglinton Street.
" Hillhead.
" Hope Street.
" Hyndland.
" Kinning Park.
" Maryhill.
" St. Vincent Street.
" Shawlands.
" Springburn.
" Tradeston.
" Trongate.
" Union Street.
Glencraig, Fife (open on Mondays, Wednesdays, and Saturdays—sub to Lochgelly).
Gourock.
Govan.
Greenock.
Hamilton.
Helensburgh.
Huntly.
Inveraray.
Inverness.
Inverurie.
Irvine.
Johnstone.
Keith.
Killin.
Kilmarnock.
" Riccarton.
Kincardine.
Kirkcaldy.
Kirkwall.
Kirriemuir.
Ladybank.
Largs.
Larkhall.
Leith.
" Leith Walk.
Lerwick.
Leslie.
Lochgelly, Fifeshire.
Lochgilphead.
Macduff.
Maybole.
Mearns (sub to Barrhead).
Millport.
Moffat.
Moniaive.
Motherwell.
New Aberdour (open on Mondays and Fridays—sub to Rosehearty).
New Pitsligo.
Paisley.
" Wellmeadow.
Partick.
Perth.
Peterhead.
Pitlochry.
Pollockshaw East (Glasgow).
Port-Glasgow.
Portsoy.
Renfrew.
Rosehearty.
St. Margaret's Hope, Orkney.
Scalloway, Shetland (sub to Lerwick).
Shettleston.
Stewarton.
Stirling.
Stonehouse.
Strachur, Lochfyne (open on Thursdays-sub to Inveraray)
Stranraer.
Strathaven.
Stromness.
Tarbert, Lochfyne.
Tarland.
Thornhill.
Thornton, Fife (open on Mondays and Market Days—sub to Kirkcaldy).
Tillicoultry.
Tollcross (Glasgow).
Troon.
Turriff.
Wick.

Statement showing the Progress of the Society from its Commencement in September, 1868, to Date.

Period.	Number of Shares Subscribed by Societies.	Number of Shares Subscribed by Employés.	Share Capital paid up.	Deposits, including Reserve and Insurance Funds.	Net Sales.	Increase over Previous Period.	Rate per cent.	Expenses.	Rate per £ of Sales.
			£	£	£ s. d.	£ s. d.		£ s. d.	d.
2 Years ended November, 1870..	*591	....	2,668	9,875	196,041 1 11	....	....	2,738 15 2	3·3
5 „ „ „ 1875..	†27,112	....	11,765	44,985	1,649,795 7 1	1,453,754 5 2	....	24,541 1 9	3·5
5 „ „ „ 1880..	41,584	....	19,159	91,020	3,122,660 6 7	1,472,864 19 6	89·2	50,422 9 2	4·1
5 „ „ „ 1885..	70,066	....	34,257	254,688	6,078,941 15 0	2,956,281 8 5	94·6	109,185 9 0	4·3
5 „ „ December, 1890..	‡117,664	....	84,454	490,868	10,380,405 1 10	4,301,463 6 10	70·7	206,108 0 10	4·7
5 „ „ „ 1895..	§171,985	3,099	169,906	964,363	15,574,412 2 4	5,194,007 0 6	50·0	350,127 5 1	5·4
5 „ „ „ 1900..	252,276	6,481	254,076	1,422,689	23,398,585 13 11	7,824,173 11 7	50·2	534,273 3 2	5·4
5 „ „ „ 1905..	345,226	12,271	352,731	2,427,998	31,896,361 2 11	8,497,775 9 0	36·3	759,511 1 10	5·7
1 Year „ „ 1906..	365,907	12,863	375,198	2,575,422	7,140,182 10 10	200,444 4 10	2·8	169,013 10 0	5·7
1 „ „ „ 1907..	381,271	13,486	390,277	2,668,968	7,603,460 7 0	463,277 16 2	6·4	176,538 6 0	5·7
1 „ „ „ 1908..	393,549	14,206	404,013	2,888,032	7,531,126 8 0	‖ 72,333 19 0	0·9	186,537 4 0	6·0
6 Months „ June 26, 1909..	397,067	14,611	408,013	2,927,431	3,579,699 15 4	‖ 225,606 13 2	5·9	92,952 17 10	6·3
Totals to June 26, 1909	397,067	14,611	408,013	2,927,431	118,151,671 12 9	....	....	2,661,949 3 10	5·4

* £5 each. † 10s. each. ‡ 15s. each. § 20s. each. ‖ Decrease.

Statement showing the Progress of the Society from its Commencement in September, 1868, to Date—*continued*.

Period.	Net Profit.	Average Dividend.	Reserve and Insurance Funds.			Depreciation on Buildings and Plant.
			Added.	Withdrawn.	Amount of Funds.	
	£ s. d.	d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
2 Years ended November, 1870.....	3,770 17 0	4	436 5 11	....	436 5 11	250 0 5
5 „ „ „ 1875.....	32,798 8 0	4⅜	2,793 1 2	826 14 3	2,402 12 10	2,315 9 10
5 „ „ „ 1880.....	68,403 16 5	4⅝	7,782 14 0	1,780 16 10	8,404 10 0	4,516 19 2
5 „ „ „ 1885.....	144,643 4 0	5⅛	19,534 8 7	6,684 14 0	21,254 4 7	11,277 8 6
5 „ „ December, 1890.....	289,518 7 11	6⅜	42,599 12 10	10,971 7 5	52,882 10 0	27,299 3 10
5 „ „ „ 1895.....	495,060 10 1	6½	76,710 8 7	50,661 15 6	78,931 3 1	120,129 16 8
5 „ „ „ 1900.....	932,867 11 4	7¾	161,687 12 7	27,193 11 6	213,425 4 2	247,801 18 1
5 „ „ „ 1905.....	1,230,292 6 7	8	233,427 14 6	39,028 15 8	407,824 3 0	275,605 4 4
1 Year „ „ 1906.....	280,434 12 6	8	48,110 1 4	11,231 15 8	444,702 8 8	73,035 14 3
1 „ „ „ 1907.....	289,197 16 10	8	47,448 2 11	8,949 10 9	483,201 0 10	62,481 2 4
1 „ „ „ 1908.....	263,577 6 4	8	48,998 6 4	6,811 4 5	525,388 2 9	53,117 4 5
6 Months „ June 26, 1909.....	132,366 11 1	8	24,575 3 0	4,829 17 7	545,133 8 2	25,911 19 3
Totals to June 26, 1909.....	4,162,931 8 1	..	714,103 11 9	168,970 3 7	545,133 8 2	903,742 1 1

GLASGOW GROCERY AND PROVISION DEPARTMENTS.

Period.	Net Sales.					Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	Drapery and Boots.	Dundee.	Kilmarnock.	Glasgow.	Total.					
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
2½ Years ended Nov., 1870..	....	....	....	196,041 1 11	196,041 1 11	2,738 15 2	3·4	3,770 17 0	4·6	9,060
5 „ „ „ 1875..	....	....	....	1,649,795 7 1	1,649,795 7 1	24,541 1 9	3·6	32,798 8 0	4·7	29,400
5 „ „ „ 1880..	293,990 6 2	....	....	2,487,052 12 5	2,781,042 18 7	45,425 19 0	3·9	60,102 10 4	5·1	43,190
5 „ „ „ 1885..	155,347 8 11	21,507 10 0	12,982 1 4	3,697,796 1 6	3,887,633 1 9	60,284 9 3	3·7	80,069 5 7	4·9	28,130
5 „ „ Dec., 1890..	....	....	....	5,176,664 9 2	5,176,664 9 2	75,677 13 5	3·5	121,135 11 2	5·6	63,000
5 „ „ „ 1895..	....	....	....	7,707,270 3 11	7,707,270 3 11	120,547 16 8	3·7	189,795 18 3	5·9	80,424
5 „ „ „ 1900..	....	....	....	11,609,641 11 0	11,609,641 11 0	164,998 12 4	3·4	340,881 12 6	7·6	85,303
5 „ „ „ 1905..	....	....	....	16,161,931 12 3	16,161,931 12 3	220,670 13 4	3·2	460,604 17 8	6·8	108,410
1 Year „ „ 1906..	....	....	....	3,657,010 12 10	3,657,010 12 10	49,336 13 8	3·2	109,158 10 6	7·2	105,443
1 „ „ „ 1907..	....	....	....	3,876,291 17 2	3,876,291 17 2	52,218 9 2	3·2	110,743 1 4	6·8	214,579
1 „ „ „ 1908..	....	....	....	3,866,935 18 7	3,866,935 18 7	54,793 18 1	3·4	112,967 7 7	6·9	135,184
6 Months „ June 26, 1909..	....	....	....	1,834,415 1 0	1,834,415 1 0	26,509 5 3	3·46	54,963 13 2	7·19	105,412
Totals.....	449,337 15 1	21,507 10 0	12,982 1 4	61,920,846 8 10	62,404,673 15 3	897,743 2 1	3·4	1,676,391 13 1	6·4	....

GROCERY DEPARTMENT, LEITH.

Period.	Net Sales.	Expenses.	Rate per £ of Sales	Net Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
4 Years ended October, 1880.....	341,617 8 0	4,996 10 2	3·5	8,301 6 1	5·8	8,410
5 „ „ „ 1885.....	1,299,895 19 6	18,266 10 5	3·3	34,039 9 9	6·2	29,750
5 „ „ December, 1890.....	2,717,040 17 4	39,141 1 0	3·4	68,339 15 7	6·0	34,600
5 „ „ „ 1895.....	3,646,429 13 4	52,328 11 3	3·4	91,462 2 7	6·0	31,647
5 „ „ „ 1900.....	4,650,166 9 11	60,830 0 7	3·1	139,842 11 0	7·2	38,279
5 „ „ „ 1905.....	6,283,990 18 5	82,240 19 1	3·1	197,277 13 6	7·5	46,954
1 Year „ „ 1906.....	1,387,810 4 9	21,033 4 5	3·6	45,329 5 7	7·8	42,014
1 „ „ „ 1907.....	1,449,480 16 9	21,962 15 0	3·6	46,707 13 10	7·7	56,839
1 „ „ „ 1908.....	1,470,691 0 3	23,613 16 0	3·8	49,531 16 6	8·0	39,865
6 Months „ June 26, 1909.....	689,879 18 11	11,687 3 4	4·06	22,478 13 8	7·82	44,861
Totals.....	23,937,003 7 2	336,100 11 3	3·4	703,310 8 1	7·0	....

GROCERY DEPARTMENT, KILMARNOCK.

Period.	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
3½ Years ended October, 1885.....	136,835 15 11	2,952 19 11	5·1	3,151 1 3	5·5	2,300
5 „ „ December, 1890.....	269,960 11 5	4,309 19 4	3·7	9,037 4 2	8·0	2,400
5 „ „ „ 1895.....	365,040 0 8	7,180 4 11	4·7	12,962 11 3	8·5	2,030
5 „ „ „ 1900.....	514,966 15 3	10,467 16 8	4·8	17,185 4 3	8·0	3,848
5 „ „ „ 1905.....	646,975 18 6	11,485 4 4	4·2	22,192 16 10	8·2	5,135
1 Year „ „ 1906.....	93,640 6 2	2,147 4 9	5·5	1,906 13 7	4·9	3,856
1 „ „ „ 1907.....	106,596 17 9	2,262 13 1	5·1	5,203 1 4	11·7	3,458
1 „ „ „ 1908.....	104,765 6 1	2,300 3 10	5·2	3,069 18 3	7·0	3,279
6 Months „ June 26, 1909.....	44,778 3 11	1,112 3 8	5·96	1,315 9 10	7·05	2,543
Totals.....	2,283,559 15 8	44,218 10 6	4·6	76,024 0 9	8·0	....

GROCERY DEPARTMENT, DUNDEE.

Period.	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
3½ Years ended October, 1885.....	150,955 18 1	3,436 7 9	5·4	1,628 4 2	2·5	2,890
5 „ „ December, 1890.....	320,587 3 5	5,614 14 0	4·2	5,035 2 10	3·7	4,070
5 „ „ „ 1895.....	450,497 14 8	6,239 6 5	3·3	11,080 15 11	5·9	2,260
5 „ „ „ 1900.....	558,835 10 6	6,563 2 1	2·8	15,747 19 6	6·7	1,853
5 „ „ „ 1905.....	719,789 10 1	7,382 11 6	2·4	23,288 5 10	7·7	3,361
1 Year „ „ 1906.....	171,057 2 11	1,775 8 2	2·5	5,461 7 4	7·7	2,503
1 „ „ „ 1907.....	189,016 13 8	1,731 5 8	2·2	6,603 12 11	8·4	2,826
1 „ „ „ 1908.....	195,095 0 10	1,889 16 0	2·3	6,771 5 0	8·3	3,131
6 Months „ June 26, 1909.....	93,902 14 8	1,046 16 5	2·67	3,059 6 11	7·81	4,171
Totals.....	2,849,737 8 10	35,679 8 0	3·0	78,676 0 5	6·6	....

DRAPERY DEPARTMENT.

Period.	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
*3½ Years ended October, 1885.....	529,694 8 2	20,815 4 5	9·4	20,314 11 1	9·2	35,990
5 „ „ December, 1890.....	1,195,913 8 3	50,393 9 7	10·1	50,920 4 4	10·2	64,000
5 „ „ „ 1895.....	2,057,557 6 1	97,333 9 6	11·3	79,958 18 8	9·3	103,971
5 „ „ „ 1900.....	3,351,714 13 11	156,926 2 11	11·2	146,985 18 8	10·5	149,209
5 „ „ „ 1905.....	4,357,505 3 11	236,516 14 0	13·0	142,977 7 9	7·8	150,550
1 Year „ „ 1906.....	994,561 4 9	51,082 7 6	12·3	33,156 15 10	8·0	155,260
1 „ „ „ 1907.....	1,053,726 5 10	53,353 8 8	12·1	37,011 4 11	8·5	161,333
1 „ „ „ 1908.....	1,013,607 14 1	56,223 8 7	13·3	33,214 10 7	7·8	165,194
6 Months „ June 26, 1909.....	479,462 5 11	28,808 15 1	14·42	12,692 2 10	6·35	170,778
Totals.....	15,033,742 10 11	751,453 0 3	11·9	557,231 14 8	8·9	....

* Includes Boots and Furniture to 1884.

BOOT AND SHOE DEPARTMENT.

Period.	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
1 Year ended October, 1885	55,467 0 1	1,602 18 5	6·9	2,481 18 3	10·7	11,520
5 Years „ December, 1890	427,110 9 1	15,177 13 2	8·5	10,991 17 9	6·1	14,360
5 „ „ „ 1895	781,264 3 8	31,492 10 8	9·6	23,802 16 7	7·3	34,754
5 „ „ „ 1900	1,372,450 4 4	53,697 13 5	9·3	37,303 11 3	6·5	66,107
5 „ „ „ 1905	1,871,172 13 4	78,858 5 9	10·1	51,891 19 3	6·6	88,035
1 Year „ „ 1906	435,020 13 11	17,795 10 4	9·8	13,905 6 8	7·7	92,422
1 „ „ „ 1907	470,277 9 5	18,141 0 0	9·3	14,888 6 5	7·6	69,742
1 „ „ „ 1908	442,414 17 4	19,050 17 9	10·3	12,091 2 3	6·5	90,735
6 Months ended June 26, 1909	217,985 0 7	10,045 15 10	11·06	6,115 9 4	6·73	96,525
Totals.....	6,073,162 11 9	245,862 5 4	9·7	173,472 7 9	6·8	....

FURNITURE AND FURNISHING DEPARTMENT.

Period.	Net Sales.	Expenses.	Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	£ s. d.	£ s. d.	d.	£ s. d.	d.	£
1 Year ended October, 1885	18,459 11 6	1,285 5 9	16·7	431 3 11	5·6	5,600
5 Years „ December, 1890	250,296 11 9	15,793 1 2	15·1	11,842 11 11	11·3	13,600
5 „ „ „ 1895	494,445 18 0	35,005 5 8	16·9	22,516 2 0	6·1	20,509
5 „ „ „ 1900	1,031,234 6 10	80,789 15 0	18·8	39,502 7 11	9·1	43,758
5 „ „ „ 1905	1,364,121 12 3	122,356 14 10	21·5	27,067 12 8	4·7	51,046
1 Year „ „ 1906	287,199 15 1	25,843 1 2	21·7	8,753 12 7	7·3	54,692
1 „ „ „ 1907	311,348 3 10	26,868 14 5	20·6	10,737 6 4	8·2	55,601
1 „ „ „ 1908	295,536 6 10	28,665 8 9	23·2	6,020 16 6	4·9	56,164
6 Months ended June 26, 1909	135,333 12 10	13,742 18 3	24·37	1,248 13 4	2·21	56,525
Totals	4,187,975 18 11	350,350 5 0	20·1	128,120 7 2	7·4	....

TAILORING FACTORY.

Period.	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
3¼ Years ended Oct. 31, 1885..	8,829 18 6	8,829 18 6	5,785 11 9	65·52	138 14 1	1·67	445
3⅙ „ „ Dec. 29, 1888..	22,664 0 11	22,637 17 11	14,004 16 1	61·86	447 5 1	1·97	1,083
3 „ „ „ 26, 1891..	36,236 17 9	36,294 7 3	20,700 14 4	57·03	3,568 6 9	9·83	1,222
3 „ „ „ 29, 1894..	47,454 9 1	47,426 18 10	26,665 10 1	56·22	5,765 10 9	12·15	1,177
3 „ „ „ 25, 1897..	65,408 11 4	68,950 8 8	33,208 6 9	48·16	10,253 6 4	14·87	1,332
3 „ „ „ 29, 1900..	66,275 19 9	66,217 7 11	35,527 9 2	53·65	9,959 1 9	15·04	2,106
3 „ „ „ 26, 1903..	67,510 19 5	67,658 8 8	39,687 16 7	58·66	4,967 14 1	7·34	2,354
3 „ „ „ 29, 1906..	67,238 4 3	67,526 18 7	42,120 1 0	62·27	3,096 4 8	4·58	2,049
1 Year „ „ 28, 1907..	24,304 13 7	24,353 19 5	14,706 2 2	60·39	995 13 10	4·08	2,951
1 „ „ „ 26, 1908..	26,577 10 6	27,116 0 10	16,333 17 10	60·23	587 10 3	2·16	3,556
6 Months „ June 26, 1909..	11,271 11 9	11,338 15 6	7,318 10 11	64·54	150 17 11	1·32	3,061
Totals.....	443,772 16 10	448,351 2 1	256,058 16 8	57·11	39,930 5 6	8 90	..

WOOLLEN SHIRT FACTORY.

Period.	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
3¼ Years ended Oct. 31, 1885..	3,238 11 4	3,238 11 4	2,443 16 0	75·44	134 2 11	4·13	70
3⅛ „ „ Dec. 29, 1888..	5,893 8 9	5,923 17 11	3,743 10 6	63·19	99 3 3	1·67	112
3 „ „ „ 26, 1891..	9,047 2 11	9,011 15 11	5,556 7 7	61·65	799 10 6	8·86	120
3 „ „ „ 29, 1894..	11,975 1 1	12,023 2 6	7,553 19 2	62·82	1,207 15 6	10·03	764
3 „ „ „ 25, 1897..	27,485 16 3	27,482 2 0	14,302 0 11	52·04	2,060 14 4	7·49	2,239
3 „ „ „ 29, 1900..	38,975 4 5	39,291 15 0	21,992 8 9	55·97	1,427 2 0	3·63	2,230
3 „ „ „ 26, 1903..	24,797 14 11	24,745 7 3	15,258 15 1	61·66	2,005 13 7	8·10	226
3 „ „ „ 29, 1906..	25,608 10 4	25,599 16 5	15,584 16 4	60·88	4,169 3 10	16·28	60
1 Year „ „ 28, 1907..	10,165 17 8	10,168 17 6	6,259 6 5	61·55	964 1 7	9·48	147
1 „ „ „ 26, 1908..	9,459 12 7	9,445 9 8	5,940 16 8	62·89	623 6 2	6·60	33
6 Months „ June 26, 1909..	4,825 16 11	4,834 3 0	2,987 4 2	61·80	342 0 6	7·07	130
Totals.....	171,472 17 2	171,764 18 6	101,623 1 7	59·16	13,832 14 2	8·05	..

NOTE.—Until June 29th, 1901, the above figures include Underclothing Factory.

ARTISAN CLOTHING FACTORY.

Period.	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
3 Years ended Dec. 30, 1893..	8,212 17 10	8,308 4 7	5,708 0 7	68·70	266 10 5	3·20	476
3 „ „ „ 26, 1896..	10,851 2 6	10,837 15 0	7,301 19 0	67·37	759 12 4	7·00	203
3 „ „ „ 30, 1899..	13,847 16 3	13,792 2 11	9,619 1 3	69·74	1,376 8 10	9·84	150
3 „ „ „ 27, 1902..	18,565 19 9	18,557 13 11	13,440 6 8	72·42	1,530 9 7	8·24	320
3 „ „ „ 30, 1905..	19,891 11 8	20,103 13 8	15,670 2 6	77·95	286 4 5	1·42	484
3 „ „ „ 26, 1908..	27,109 10 6	27,240 16 2	20,185 2 8	74·10	1,066 17 7	3·91	927
6 Months „ June 26, 1909..	4,294 9 5	4,331 0 6	3,162 5 2	73·01	204 9 0	4·72	945
Totals.....	102,773 7 11	103,171 6 9	75,086 17 10	72·78	5,490 12 2	5·32	..

MANTLE FACTORY.

Period.	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
3 Years ended Dec. 30, 1893..	7,390 3 10	7,420 4 9	4,893 2 7	65·94	*305 12 10	4·11	382
3 „ „ „ 26, 1896..	8,672 8 2	8,664 7 5	4,886 19 4	56·39	391 6 8	4·55	168
3 „ „ „ 30, 1899..	12,098 18 8	12,096 18 8	7,563 7 1	62·52	740 13 8	6·12	175
3 „ „ „ 27, 1902..	16,198 15 1	16,198 15 1	10,385 3 5	64·11	1,230 4 7	7·59	273
3 „ „ „ 30, 1905..	13,397 5 0	13,397 5 0	8,959 9 11	66·87	1,243 15 0	9·28	343
3 „ „ „ 26, 1908..	12,818 8 5	12,818 8 5	8,998 11 8	70·20	863 1 10	6·73	149
6 Months „ June 26, 1909..	1,963 8 0	1,968 7 9	1,345 17 7	68·34	63 17 3	3·24	138
Totals.....	72,539 7 2	72,564 7 1	47,032 11 7	64·82	4,230 6 2	5·83	..

* Loss.

BOOT FACTORY.

Period.	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
3 Years ended Dec. 31, 1887..	81,477 19 2	81,455 15 8	25,676 6 1	31·52	2,445 18 3	3 00	5,406
3 „ „ „ 27, 1890..	145,211 19 6	152,579 1 9	54,330 17 1	35·61	7,923 1 8	5·19	17,349
3 „ „ „ 30, 1893..	252,585 16 10	257,578 3 1	94,375 9 1	36·64	15,923 5 5	6·18	20,696
3 „ „ „ 26, 1896..	333,550 17 0	350,181 8 0	129,581 1 3	37·00	23,285 8 10	6·65	34,019
3 „ „ „ 30, 1899..	509,304 12 7	511,422 8 5	188,686 2 1	36·89	23,414 13 0	4·58	47,836
3 „ „ „ 27, 1902..	712,738 5 11	717,315 5 9	233,671 17 10	32·57	26,874 12 4	3·75	48,886
3 „ „ „ 30, 1905..	715,510 11 8	707,309 10 2	225,043 3 3	31·82	17,160 0 4	2·43	43,063
3 „ „ „ 26, 1908..	797,135 0 0	803,192 18 5	222,454 8 1	27·69	19,140 19 3	2·38	49,532
6 Months „ June 26, 1909..	126,922 16 8	128,266 19 3	36,966 19 1	28·82	4,132 17 7	3·22	47,571
Totals.....	3,674,437 19 4	3,709,301 10 6	1,210,786 3 10	32·64	140,300 16 8	3·78	..

CABINET WORKS.

Period.	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
3 Years ended Dec. 31, 1887..	6,009 0 4	6,077 10 9	3,309 9 10	54·45	187 13 6	3·07	1,069
3 „ „ „ 27, 1890..	25,083 2 2	25,524 2 9	13,448 13 10	52·69	1,062 11 6	4·16	4,975
3 „ „ „ 30, 1893..	48,081 15 11	50,187 13 3	27,243 16 2	54·28	2,226 19 9	4·44	8,696
3 „ „ „ 26, 1896..	65,163 8 0	62,799 1 9	35,343 8 8	56·28	3,467 14 0	5·52	10,384
3 „ „ „ 30, 1899..	98,438 6 10	97,781 3 2	52,900 13 5	54·10	3,873 3 2	3·96	15,660
3 „ „ „ 27, 1902..	142,598 1 1	144,451 3 0	75,190 17 8	52·05	7,597 10 4	5·26	22,104
3 „ „ „ 30, 1905..	133,794 15 5	141,134 9 7	70,061 16 10	49·64	4,907 15 11	3·48	18,574
3 „ „ „ 26, 1908..	139,589 13 10	141,080 0 7	70,325 13 0	49·85	3,211 12 1	2·28	18,587
6 Months „ June 26, 1909..	19,860 11 6	20,567 17 2	10,406 7 6	50·59	*501 4 10	*2·44	16,319
Totals.....	678,618 15 1	689,603 2 0	358,230 16 11	51·95	26,033 15 5	3·78	

*Loss.

HOSIERY FACTORY.

Period.	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
3 Years ended Dec. 28, 1895 ..	17,604 8 2	17,392 18 7	6,011 1 5	34·56	581 18 7	3·34	745
3 „ „ „ 31, 1898 ..	27,674 2 0	28,859 13 5	9,508 17 7	32·95	1,695 0 10	5·87	2,190
3 „ „ „ 28, 1901 ..	43,122 18 5	44,605 11 5	14,969 17 11	33·56	1,607 8 2	3·60	4,430
3 „ „ „ 31, 1904 ..	63,662 10 3	62,202 6 8	20,939 3 6	33·66	1,261 0 2	2·02	2,492
3 „ „ „ 28, 1907 ..	76,741 10 8	77,095 11 1	23,420 15 11	30·38	2,086 17 8	2·70	5,075
1 Year „ „ 26, 1908 ..	31,191 16 3	32,620 16 10	9,556 13 1	29·29	1,243 14 4	3·81	5,560
6 Months „ June 26, 1909 ..	12,097 17 10	15,407 0 5	4,871 5 5	31·62	*42 18 9	*0·28	9,172
Totals.....	272,095 3 7	278,183 18 5	89,277 14 10	32·09	8,433 1 0	3·03	

* Loss.

BRUSH FACTORY.

Period.	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
3 Years ended Dec. 31, 1892 ..	11,416 15 9	12,330 12 8	5,061 16 3	41·04	719 16 11	5·83	2,991
3 „ „ „ 28, 1895 ..	14,458 6 1	13,913 14 11	5,599 4 8	40·24	1,215 18 9	8·73	3,847
3 „ „ „ 31, 1898 ..	18,662 12 8	18,784 0 1	7,283 19 6	38·77	975 18 5	5·19	5,227
3 „ „ „ 28, 1901 ..	22,731 15 5	21,576 19 1	8,879 7 8	41·15	2,878 16 7	13·34	5,416
3 „ „ „ 31, 1904 ..	23,506 14 11	22,877 2 4	9,371 15 6	40·96	1,741 -0 9	7·61	4,921
3 „ „ „ 28, 1907 ..	23,770 16 3	22,764 18 3	9,260 6 10	40·68	849 9 11	3·73	4,542
1 Year „ „ 26, 1908 ..	7,158 8 1	7,318 11 9	3,090 9 3	42·22	99 16 11	1·35	5,130
6 Months „ June 26, 1909 ..	3,914 7 0	3,478 15 9	1,482 10 10	42·61	*91 0 5	*2·62	4,062
Totals.....	125,619 16 2	123,044 14 10	50,029 10 6	40·66	8,389 17 10	6·82	....

* Loss.

PRINTING WORKS.

Period.	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
3¼ Years ended Dec. 27, 1890..	14,861 19 3	14,939 12 6	7,252 2 5	48·54	1,082 1 5	7·24	832
3 „ „ „ 30, 1893..	36,635 7 9	36,705 6 2	15,256 2 6	41·56	3,153 2 9	8·59	1,584
3 „ „ „ 26, 1896..	55,638 13 1	55,824 19 6	21,045 4 4	37·70	7,583 4 9	13·58	2,715
3 „ „ „ 30, 1899..	81,828 13 6	81,878 9 7	30,697 12 9	37·49	12,604 12 3	15·39	2,757
3 „ „ „ 27, 1902..	100,587 16 9	101,109 19 9	39,484 13 2	39·05	10,474 15 7	10·36	5,657
3 „ „ „ 30, 1905..	137,480 4 2	137,237 17 0	56,385 16 9	41·08	11,677 3 11	8·51	4,498
3 „ „ „ 26, 1908..	164,904 13 11	165,740 14 10	65,576 0 9	39·56	14,205 5 0	8·57	6,697
6 Months „ June 26, 1909..	28,666 17 4	28,460 4 2	11,740 16 4	41·25	1,461 8 9	5·13	6,098
Totals.....	620,604 5 9	621,897 3 6	247,438 9 0	39·79	62,241 14 5	10·01	....

PRESERVE WORKS.

Period.	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
3½ Years ended Dec. 30, 1893..	135,154 4 5	148,276 19 1	15,672 1 6	10·57	7,447 0 2	5·02	20,553
3 „ „ „ 26, 1896..	173,129 18 6	185,343 14 3	24,393 9 11	13·16	12,187 12 8	6·57	22,204
3 „ „ „ 30, 1899..	213,860 19 5	212,996 19 7	28,315 19 1	13·29	21,800 16 6	10·23	20,818
3 „ „ „ 27, 1902..	204,409 5 4	210,000 1 2	32,806 5 1	15·62	15,186 3 7	7·23	26,057
3 „ „ „ 30, 1905..	263,052 12 9	261,632 7 4	41,669 12 5	15·92	15,345 17 5	5·86	27,556
3 „ „ „ 26, 1908..	257,275 19 6	248,951 13 10	46,317 5 7	18·60	14,398 1 5	5·78	27,676
6 Months „ June 26, 1909..	45,031 15 2	40,254 3 2	7,606 19 10	18 90	1,860 6 7	4·62	11,266
Totals.....	1,291,931 15 1	1,307,455 18 5	196,781 13 5	15·05	88,225 18 4	6·75	....

CONFECTIONERY WORKS.

Period.	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
3½ Years ended Dec. 29, 1894..	33,584 3 4	35,119 6 10	7,663 15 3	21·82	*73 1 7	0·21	1,495
3 „ „ „ 25, 1897..	41,868 17 1	41,620 4 3	9,316 19 7	22·38	2,414 7 10	5·8	1,192
3 „ „ „ 29, 1900..	47,512 12 8	47,840 4 9	10,838 18 5	22·66	2,382 7 11	4·98	1,607
3 „ „ „ 26, 1903..	53,586 11 0	53,731 18 11	11,750 14 2	21·87	2,018 11 11	3·75	1,695
3 „ „ „ 29, 1906..	51,667 10 7	51,241 4 1	13,475 6 4	26·30	2,688 19 5	5·25	1,506
1 Year „ „ 28, 1907..	17,492 8 1	17,749 11 0	4,694 2 0	26·43	295 10 8	1·65	1,920
1 „ „ „ 26, 1908..	17,160 17 10	16,852 18 4	4,586 1 0	27·21	735 13 5	4·36	1,768
6 Months „ June 26, 1909..	8,666 12 1	8,900 11 8	2,314 19 0	26·01	583 0 0	6·54	1,939
Totals.....	271,539 12 8	273,055 19 10	64,640 15 9	23·67	11,045 9 7	4·05	....

* Loss.

TOBACCO FACTORY.

Period.	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		
2½ Years ended Dec. 30, 1893..	142,245 15 2	148,071 19 1	11,687 3 7	7·89	5,733 7 8	3·87	15,580
3 „ „ „ 26, 1896..	286,241 16 2	288,746 15 8	18,561 11 0	6·43	11,869 18 6	4·11	25,478
3 „ „ „ 30, 1899..	378,389 0 10	379,446 16 3	25,199 9 3	6·64	25,507 6 0	6·72	33,761
3 „ „ „ 27, 1902..	447,178 17 5	449,775 17 9	29,012 9 8	6·45	20,770 11 0	4·62	51,090
3 „ „ „ 30, 1905..	498,524 6 8	499,178 4 8	32,709 10 9	6·55	16,460 16 6	3·30	44,266
3 „ „ „ 26, 1908..	543,249 11 3	542,020 2 9	30,232 2 2	5·58	32,044 6 3	5·91	38,674
6 Months „ June 26, 1909..	95,800 13 5	98,308 19 2	5,449 2 9	5·54	4,795 8 3	4·88	36,740
Totals	2,391,630 0 11	2,405,548 15 4	152,851 9 2	6·35	117,181 14 2	4·87	

CHANCELOT FLOUR MILL, EDINBURGH.

Period.	Sales and Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profits.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
2½ Years ended Dec. 26, 1896..	553,357 2 7	569,923 8 0	51,755 3 6	9·08	3,545 0 0	0·62	50,438
3 „ „ „ 30, 1899..	1,151,985 18 11	1,155,013 4 8	79,522 16 2	6·88	15,686 1 3	1·36	62,017
3 „ „ „ 27, 1902..	1,129,636 14 6	1,162,444 16 2	82,907 15 2	7·13	15,968 18 1	1·37	27,514
3 „ „ „ 30, 1905..	1,194,818 5 2	1,205,106 19 0	81,155 10 6	6·73	64,931 7 3	5·39	64,653
3 „ „ „ 26, 1908..	1,118,008 1 1	1,115,512 15 7	78,747 19 0	7·06	24,623 10 3	2·21	36,680
6 Months „ June 26, 1909..	220,504 7 4	214,031 17 3	13,191 6 10	6·16	3,071 4 11	1·43	37,373
Totals	5,368,310 9 7	5,422,033 0 8	387,280 11 2	7·14	127,826 1 9	2·35	....

UNDERCLOTHING FACTORY.

Period.	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
6 Months ended Dec. 28, 1901..	3,857 0 2	3,863 3 9	1,900 3 7	49·18	318 13 11	8·23	1,083
1 Year „ „ 27, 1902..	8,128 19 3	8,129 16 9	4,039 13 0	49·68	839 11 7	10·32	544
1 „ „ „ 26, 1903..	7,394 13 7	7,380 12 6	4,449 11 9	60·28	561 11 9	7·6	199
1 „ „ „ 31, 1904..	7,358 17 10	7,358 17 10	4,026 9 4	54·71	447 19 11	6·09	141
1 „ „ „ 30, 1905..	6,658 13 7	6,658 13 7	3,666 7 5	55·06	718 8 6	10·78	425
1 „ „ „ 29, 1906..	7,750 9 6	7,750 9 6	3,968 6 7	51·20	1,064 3 5	13·72	275
1 „ „ „ 28, 1907..	7,624 10 5	7,628 9 4	4,192 3 4	54·95	690 19 6	9·06	524
1 „ „ „ 26, 1908..	7,844 16 11	7,840 18 0	4,340 15 1	55·36	548 17 1	7·0	511
6 Months „ June 26, 1909..	3,801 4 5	3,801 4 5	2,119 12 3	55·75	195 17 4	5·15	480
Totals.....	60,419 5 8	60,412 5 8	32,703 2 4	54·13	5,386 3 0	8·92	..

FISH CURING WORKS, ABERDEEN.

Year ended	Transfers.	Expenses.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.		£ s. d.		£
December 30, 1899	3,814 16 0	30 1 3	0·79	‡24 9 2	..	6
„ 29, 1900	22,387 14 5	1,502 16 7	6·70	273 11 10	1·21	32
„ 28, 1901	33,582 0 6	1,926 4 9	5·73	1,103 6 9	3·28	36
„ 27, 1902	44,168 1 7	2,771 14 7	6·27	1,201 17 4	2·71	66
„ 26, 1903	48,312 13 10	2,984 4 3	6·17	1,315 0 10	2·72	18
† „ 31, 1904	63,374 19 11	4,029 5 3	6·30	1,431 15 7	2·25	116
„ 30, 1905	60,059 10 6	4,347 7 3	7·23	640 3 8	1·06	341
„ 29, 1906	65,237 1 6	4,611 2 9	7·07	868 16 5	1·33	226
„ 28, 1907	71,398 1 0	4,982 1 4	6·93	1,671 7 3	2·34	182
„ 26, 1908	66,544 8 3	5,269 5 7	7·92	1,477 10 7	2·22	335
*June 26, 1909	28,430 9 11	2,716 14 5	9·55	1,008 2 2	3·54	772
Totals	507,309 17 5	35,170 18 0	6·93	10,967 3 3	2 16	..

* Half Year. † Fifty-three weeks. ‡ Loss.

SOAP WORKS, GRANGEMOUTH.

Year ended	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
*Dec. 25, 1897....	1,078 13 8	2,307 10 11	658 10 1	28·52	....	..	606 12 9	26·26	7,039
‡ „ 31, 1898....	28,163 1 9	31,981 15 11	7,159 15 4	22·67	....	..	1,323 7 1	4·30	11,517
„ 30, 1899....	37,669 16 11	38,753 16 7	8,524 10 5	22·14	796 13 3	2·54	....	..	18,590
„ 29, 1900....	43,960 2 8	48,126 19 11	9,755 5 0	20·27	....	..	686 6 11	1·42	26,560
„ 28, 1901....	50,819 9 10	54,387 14 5	9,132 7 0	16·79	1,650 10 8	2·82	....	..	21,792
„ 27, 1902....	53,917 5 4	57,047 16 11	9,304 10 3	16·38	2,101 17 9	3·71	....	..	22,202
„ 26, 1903....	48,621 10 2	46,534 3 8	8,875 19 5	19·58	....	..	4,211 8 0	10·69	14,682
‡ „ 31, 1904....	44,353 14 3	48,500 4 10	9,906 18 8	20·46	....	..	928 11 10	1·91	16,289
„ 30, 1905....	41,980 17 3	45,963 18 10	9,618 0 9	21·56	....	..	2,945 1 4	6·40	18,830
„ 29, 1906....	60,350 0 7	64,667 8 2	10,560 17 6	17·06	2,751 17 8	4·73	....	..	17,240
„ 28, 1907....	89,766 13 4	97,405 17 1	11,479 18 8	11·78	5,352 15 11	5·49	....	..	16,079
„ 26, 1908....	77,177 16 11	82,199 13 5	11,026 16 5	13·41	8,825 3 6	10·74	....	..	12,647
†June 26, 1909....	37,020 3 4	38,892 2 3	5,624 18 6	14·46	2,903 17 9	7·46	....	..	14,138
Totals	614,879 6 0	656,769 2 11	111,628 8 0	17·00	24,382 16 6	..	10,701 7 11	..	..
					10,701 7 11	..			
					13,681 8 7	2·08			

* Short Period. † Half Year. ‡ Fifty-three weeks.

JUNCTION FLOUR AND OATMEAL MILL, LEITH.

Year ended	Sales and Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
* Dec. 25, 1897..	76,693 7 1	84,479 19 3	6,145 6 10	7·23	42 6 11	0·09	....	..	11,746
† „ 31, 1898..	153,869 9 2	152,903 19 5	11,597 14 1	7·64	....	..	1,979 0 9	1·29	17,683
„ 30, 1899..	137 245 3 6	138,657 5 2	10,829 15 6	7·81	98 12 4	0·07	....	..	13,886
„ 29, 1900..	139,289 15 11	140,317 11 1	11,548 8 3	8·23	1,514 8 2	1·08	....	..	17,298
„ 28, 1901..	112,183 2 3	112,866 3 7	10,738 12 9	9·54	1,729 1 10	1·51	....	..	17,282
„ 27, 1902..	163,489 5 4	162,558 5 7	12,246 0 2	7·53	3,602 7 5	2·21	....	..	10,666
„ 26, 1903..	168,844 17 8	167,501 6 2	12,795 14 2	7·64	6,749 17 5	4·03	....	..	17,133
† „ 31, 1904..	161,469 15 9	178,966 3 8	12,730 1 5	7·12	8,390 14 6	4·77	....	..	16,027
„ 30, 1905..	160,516 17 5	165,769 7 6	12,197 5 7	7·36	5,541 13 6	3·35	....	..	13,524
„ 29, 1906..	155,383 18 6	153,321 8 10	11,246 7 5	7·34	2,341 9 7	1·51	....	..	14,379
„ 28, 1907..	155,291 15 10	158,994 3 9	12,061 8 11	7·58	680 18 2	0·42	....	..	16,024
„ 26, 1908..	180,100 2 10	173,451 19 10	16,069 1 4	9 26	....	..	317 1 4	0·18	15,680
‡ June 26, 1909..	86,974 10 5	95,526 4 2	7,933 1 4	8·30	1,001 4 11	1·04	....	..	30,118
Totals	1,851,352 1 8	1,885,313 18 0	148,138 17 9	7·85	31,692 14 9	..	2,296 2 1	..	..
					2,296 2 1	..	....	..	..
					29,396 12 8	1·56			

* Twenty-nine weeks. † Fifty-three weeks. ‡ Half Year.

REGENT FLOUR MILLS, GLASGOW.

Year ended	Sales and Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
*December 31, 1904	269,913 11 7	275,283 5 3	26,393 9 6	9·59	5,696 11 7	2·07	51,999
„ 30, 1905	295,023 0 11	295,016 19 4	22,166 18 4	7·51	5,700 3 1	1·93	35,595
„ 29, 1906	267,352 10 4	269,793 10 0	23,951 7 0	8·88	‡2,160 13 11	0·80	39,939
„ 28, 1907	360,638 8 11	365,555 14 2	24,903 2 2	6·81	‡318 5 8	0·08	36,454
„ 26, 1908	427,623 5 6	426,580 6 5	26,603 10 2	6·23	3,379 14 7	0·79	71,690
†June 26, 1909	222,052 13 6	239,920 7 1	13,070 11 1	5·44	4,983 9 6	2·07	91,146
Totals.....	1,842,603 10 9	1,872,150 2 3	137,088 18 3	7·32	17,280 19 2	0 92	..

* Fifty-eight weeks. † Half Year. ‡ Loss.

BLADNOCH AND WHITHORN CREAMERIES.

Year ended	Transfers.	Expenses.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.		£ s. d.		£
December 30, 1899	35,614 12 10	2,214 0 6	6·21	3,079 10 11	8·64	4,248
,, 29, 1900	55,442 14 9	4,298 5 7	7·75	6,743 13 5	12·16	5,172
,, 28, 1901	65,074 12 1	5,124 1 5	7·87	7,346 7 4	11·28	6,799
,, 27, 1902	83,128 4 9	5,956 7 0	7·15	4,014 7 6	4·82	7,817
,, 26, 1903	75,930 15 2	6,517 17 10	8·58	4,612 7 7	6·07	6,450
* ,, 31, 1904	76,047 6 4	7,162 16 5	9·41	4,672 12 2	6·14	5,595
,, 30, 1905	67,472 1 10	7,062 11 10	10·46	4,482 11 6	6·64	3,192
,, 29, 1906	75,358 17 1	7,051 15 0	9·35	4,511 1 5	5·98	4,111
,, 28, 1907	75,032 14 11	7,703 7 2	10·02	1,339 1 7	1·78	7,533
,, 26, 1908	80,346 14 2	8,367 5 8	10·41	2,689 1 4	3·35	6,321
†June 26, 1909	39,395 16 10	4,333 19 6	11·00	428 10 11	1·09	10,768
Totals	728,844 10 9	65,792 7 11	9·03	43,919 5 8	6·02	..

* Fifty-three weeks. † Half Year.

EMPLOYÉS.

NUMBER OF EMPLOYÉS, JUNE 26TH, 1909.

Distributive Departments.			Collective Totals.
General Office	Glasgow	226	
Grocery	„	179	
Stationery	„	15	
Potato	„	16	
Cattle Buying	„	5	
Coal	„	3	
Drapery (Mantle and Millinery Workrooms included)	„	389	
Boot	„	107	
Furniture	„	141	
Carting and Fodder	„	226	
Waste	„	14	
Cleaners	„	14	
Miscellaneous	„	8	
Dining-room	„	15	
„	Shieldhall	13	
			1,371
Leith—Warehouse		100	
„ Carting Department		63	
Kilmarnock		31	
Dundee		5	
Enniskillen and Creameries		99	
Edinburgh—Chambers Street		31	
Greenock—Sugar Forwarding		1	
London—Drapery Office		3	
Winnipeg (Canada)—Wheat Buying		2	
			335
Productive Departments.			
Boot Factory, Currying, &c.	Shieldhall	1,068	
„ „ Parkview	Glasgow	290	
Clothing Factory (Ready-made)	Shieldhall	382	
„ „ (Bespoke) and Caps	Glasgow	203	
Shirt Factory	„	160	
Underclothing Factory	„	116	
Hosiery Factory	Shieldhall	219	
Clothing „ (Artisan)	„	171	
Mantle Factory	Glasgow	68	
Waterproof Factory	„	57	
Umbrella Factory	„	8	
Hat Factory	„	8	
			2,750
Carried forward			4,456

NUMBER OF EMPLOYÉS, JUNE 26TH, 1909.

PRODUCTIVE DEPARTMENTS—*continued.*			Collective Totals.
Brought forward			4,456
Saddlers' Shop	Glasgow	12	
Cabinet Factory	Shieldhall	263	
Brush Factory	„	38	
Tinware „	„	76	
Scale Repair	„	10	
Engineering Department	„	72	
Electrical Department	Glasgow	37	
Cartwright Shop	„	33	
Horse Shoeing	„	7	
Printing Department	Shieldhall	405	
Preserve Factory	„	182	
Confection „	„	64	
Coffee Essence Factory	„	51	
Pickle Factory	„	30	
Chemical Department	„	146	
Tobacco Factory	„	166	
Miscellaneous	„	11	
Sausage Factory	Glasgow	26	
Ham Curing	„	30	
„ „	Leith	12	
Aërated Water Factory	Glasgow	37	
„ „ „	Leith	8	
„ „ „	Stirling	8	
„ „ „	Dunfermline	14	
Chancelot Mills	Edinburgh	93	
Junction „	Leith	48	
Regent „	Glasgow	85	
Ettrick „	Selkirk	177	
Dress Shirt Factory	Leith	229	
Laundry	Potterhill	87	
Soap Works	Grangemouth	88	
Farm—Carntyne	Glasgow	2	
Calderwood Estate	Lanarkshire	50	
Creameries—Bladnoch and Whithorn	Wigtownshire	70	
Fish Curing	Aberdeen	76	
Cartwrights' Shop	Leith	5	
Horse Shoeing	„	2	
Saddler's Shop	„	1	
			2,751
BUILDING DEPARTMENT.			
Tradesmen		372	
Management		13	
			385
Total			7,592

BONUS TO LABOUR.

The payment of bonus, since its institution in 1870, has taken three different forms. Till 1884 employés received, on wages earned, double the rate per £ allocated as dividend on members' purchases. This arrangement was then replaced by one which set aside the double claim of the employé, and, recognising a difference between workers in the distributive and productive departments, established a differential rate. The distributive employés received the same rate of bonus as was the rate of dividend on members' purchases, and the rate of bonus to productive workers was determined by the net aggregate profit made in the manufacturing departments only. This arrangement continued till 1892, when the system of bonus payment was again revised. Hitherto the whole bonus allocated had been paid over; but the present system, which allows a uniform rate to both distributive and productive departments, requires that one-half of each worker's bonus be retained and put to his credit, forming a special fund, called the Bonus Fund. This capital bears interest at the rate of 4 per cent. per annum, and is not withdrawable until the expiry of three months after leaving the service of the Society, unless with the consent of the Committee.

EMPLOYE-SHAREHOLDERS.

Simultaneously with the introduction of the present scheme of bonus, arrangements were made to permit of employés becoming shareholders in the Society. The number of shares held by one individual may range from five to fifty of twenty shillings each, and the paid-up capital bears interest at the rate of 5 per cent. per annum. By the rules of the Society, the shareholding employés are entitled to send one representative to the quarterly meeting, and one additional for every 150 employés who become shareholders. At the present time there are 533 shareholders, which permits of a representation of four at the business meetings of the Society.

BONUS TO LABOUR.

The following statements show the amount of bonus paid each year since 1870, and the total amount thus paid to employés, also the Bonus Fund and the Employé-Shareholders' Fund at June 26th, 1909:—

First Bonus Scheme.

	Amount. £ s. d.	Average Rate per £. s. d.
Quarter ending November 19, 1870	5 11 0	0 8
Year „ „ 18, 1871	40 10 0	0 10½
„ „ „ 16, 1872	52 7 0	0 9½
„ „ „ 15, 1873	90 1 8	0 9½
„ „ „ 14, 1874	116 9 0	0 8½
„ „ „ 13, 1875	109 15 4	0 8
„ „ „ 4, 1876	108 13 4	0 8
„ „ „ 3, 1877	121 10 0	0 8
„ „ „ 2, 1878	147 17 0	0 8
„ „ „ 2, 1879	203 3 0	0 9½
„ „ October 30, 1880	322 9 3	1 1
„ „ November 5, 1881	368 3 8	1 0
„ „ „ 4, 1882	453 9 1	0 11
„ „ „ 3, 1883	542 3 0	0 11½
„ „ „ 1, 1884	484 2 6	0 9½

Second Bonus Scheme.

Year ending	Distributive Amount. £ s. d.	Rate per £. s. d.	Productive Amount. £ s. d.	Rate per £. s. d.
October 31, 1885	483 13 1	0 6¾	—	—
December 25, 1886	873 0 6	0 6½	—	—
„ 31, 1887	603 0 2	0 6¾	315 2 1	0 4
„ 29, 1888	683 12 1	0 6¼	628 11 7	0 7
„ 28, 1889	833 16 10	0 6½	1,016 14 10	0 8½
„ 27, 1890	1,139 6 10	0 7	1,752 10 6	0 11
„ 26, 1891	1,208 9 3	0 6¾	1,802 14 9	0 9
„ 31, 1892	1,813 8 3	0 6½	2,320 11 4	0 9

BONUS TO LABOUR.

Present Bonus Scheme.

	£	s.	d.	Rate per £. s.	d.
Year ending December 30, 1893	3,775	15	0	0	6¼
„ „ „ 29, 1894	3,563	18	9	0	6
„ „ „ 28, 1895	4,634	14	0	0	7½
„ „ „ 26, 1896	5,965	17	9	0	7¾
„ „ „ 25, 1897	7,431	8	8	0	8
„ „ „ 31, 1898	7,017	2	6	0	7
„ „ „ 30, 1899	8,943	12	0	0	8
„ „ „ 29, 1900	9,938	10	8	0	8
„ „ „ 28, 1901	10,502	8	8	0	8
„ „ „ 27, 1902	11,136	0	0	0	8
„ „ „ 26, 1903	11,832	11	9	0	8
„ „ „ 31, 1904	12,476	12	8	0	8
„ „ „ 30, 1905	12,418	15	7	0	8
„ „ „ 29, 1906	12,849	4	8	0	8
„ „ „ 28, 1907	13,407	14	7	0	8
„ „ „ 26, 1908	14,276	19	10	0	8
Half Year ending June 26, 1909	6,919	7	4	0	8

Total amount paid as bonus to June 26th, 1909 ..... £175,731 11 10

Amount of Bonus Fund at June 26th, 1909 ..... 50,797 15 6

Employé-Shareholders' Fund at June 26th, 1909—544 employés holding 14,611 shares, with £12,770 paid up.

LIST OF CO-OPERATIVE CONGRESSES AND PRESIDENTS.

(Compiled by the Co-operative Union.)

No.	Year.	Date of Opening.	Where Held.	President of First Day.	President of Second Day.	President of Third Day.
1	1869	May 31	London: Society of Arts, John Street, Adelphi.	T. Hughes, M.P.....	A. J. Mundella, M.P.	W. Morrison, M.P.
2	1870	June 6	Manchester: Memorial Hall.....	W. Morrison, M.P.....	Rev. W. N. Molesworth, M.A.	J. T. Hibbert, M.P.
3	1871	April 10	Birmingham: Midland Institute....	Hon. Aub. Herbert, M.P.	C. Cattell	W. Morrison, M.P.
4	1872	„ 1	Bolton: Co-operative Hall.....	T. Hughes, M.P.....	E. V. Neale	W. Morrison, M.P.
5	1873	„ 12	Newcastle-on-Tyne: Mechanics' Institute.	Joseph Cowen, jun. ..	W. Morrison, M.P...	T. Hughes, M.P.
6	1874	„ 6	Halifax: Mechanics' Hall	Thomas Brassey, M.P.	W. Morrison	W. Morrison.
7	1875	Mar. 29	London: Co-operative Institute	Professor T. Rogers ..	T. Hughes, Q.C.	W. Morrison.
8	1876	April 17	Glasgow: Assembly Rooms, 133, Bath Street.	*Professor Caird	G. Anderson, M.P. ..	James Crabtree.
9	1877	„ 2	Leicester: Museum Hall	Hon. Auberon Herbert.	Lloyd Jones.....	Abraham Greenwood.
10	1878	„ 22	Manchester: Co-operative Hall, Downing Street.	Marquis of Ripon	Bishop of Manchester	Dr. John Watts.
11	1879	„ 14	Gloucester: Corn Exchange	Professor Stuart.....	J. T. W. Mitchell ..	James Crabtree.
12	1880	May 17	Newcastle-on-Tyne: Bath Lane Schoolroom.	Bishop of Durham....	R. S. Watson	H. R. Bailey.

*Inaugural Address delivered by Prof. Hodgson.

LIST OF CO-OPERATIVE CONGRESSES AND PRESIDENTS—*continued.*

No.	Year.	Date of Opening.	Where Held.	President of First Day.	President of Second Day.	President of Third Day.
13	1881	June 6	Leeds: Albert Hall	Lord Derby	T. Hughes, Q.C.	James Crabtree.
14	1882	May 29	Oxford: Town Hall	Lord Reay	Councillor Pumphrey	George Hines.
15	1883	May 14	Edinburgh: Oddfellows' Hall	Rt. Hon. W. E. Baxter, M.P.	William Maxwell	John Allan.
16	1884	June 2	Derby: Lecture Hall	Sedley Taylor, M.A.	A. Scotton	Councillor Hartley.
17	1885	May 25	Oldham: Co-operative Hall, King St.	Lloyd Jones	F. Hardern	Lewis Febor.
18	1886	June 14	Plymouth: Guildhall	Earl of Morley	A. H. D. Acland, M.P.	J. H. Young.
19	1887	May 30	Carlisle: Her Majesty's Theatre	G. J. Holyoake	Sir W. Lawson, M.P.	Councillor Rule.
20	1888	„ 21	Dewsbury: Co-operative Hall	E. V. Neale	Marquis of Ripon	John Cave, jun.
21	1889	June 10	Ipswich: Public Hall	Professor A. Marshall.	B. Jones	George Hines.
22	1890	May 26	Glasgow: City Hall	Earl of Rosebery	William Maxwell	James Deans.
23	1891	„ 18	Lincoln: Drill Hall	A. H. D. Acland, M.P.	D. Mc.Innes	J. Hepworth.
24	1892	June 6	Rochdale: Baillie Street Chapel	J. T. W. Mitchell, J.P.	A. Greenwood	Councillor Cheetham.
25	1893	May 22	Bristol: Hall of the Y.M.C.A.	Councillor G. Hawkins.	J. Clay, J.P.	W. H. Brown, C.C.
26	1894	„ 14	Sunderland: Victoria Hall	T. Tweddell, J.P., F.R.G.S.	J. M'Kendrick	W. Crooks.
27	1895	June 3	Huddersfield: Town Hall	Geo. Thomson	T. Bland, J.P.	Jas. Broadbent.
28	1896	May 25	Woolwich: Tabernacle, Beresford St.	*B. Jones	B. Jones	B. Jones.

*Inaugural Address delivered by Earl of Winchilsea.

LIST OF CO-OPERATIVE CONGRESSES AND PRESIDENTS—*continued.*

No.	Year.	Date of Opening.	Where Held.	President of First Day.	President of Second Day.	President of Third Day.
29	1897	June 7	Perth: City Hall	Wm. Maxwell, J.P.	Wm. Maxwell, J.P.	Wm. Maxwell, J.P.
30	1898	May 30	Peterborough: Theatre Royal, Broadway.	*D. Mc.Innes	D. Mc.Innes	D. Mc.Innes.
31	1899	„ 22	Liverpool: St. George's Hall	F. Hardern, J.P.	F. Hardern, J.P.	F. Hardern, J.P.
32	1900	June 4	Cardiff: Park Hall	W. H. Brown	W. H. Brown	W. H. Brown.
33	1901	May 27	Middlesbrough: Town Hall	J. Warwick	J. Warwick	J. Warwick.
34	1902	„ 19	Exeter: Theatre Royal	G. Hawkins	G. Hawkins	G. Hawkins.
35	1903	June 1	Doncaster: Corn Exchange	J. Shillito	J. Shillito	J. Shillito.
36	1904	May 23	Stratford: Town Hall	†A. Golightly	A. Golightly	A. Golightly.
37	1905	June 12	Paisley: G. A. Clark Town Hall	‡W. Maxwell	W. Maxwell	W. Maxwell.
38	1906	„ 4	Birmingham: Central Hall	J. C. Gray	J. C. Gray	J. C. Gray.
39	1907	May 20	Preston: Public Hall	W. Lander	W. Lander	W. Lander.
40	1908	June 8	Newport: Central Hall	T. W. Allen	T. W. Allen	T. W. Allen.
41	1909	May 31	Newcastle: Palace Theatre	W. R. Rae	W. R. Rae	W. R. Rae.

*Inaugural Address delivered by Bishop of London. †Inaugural Address delivered by E. O. Greening.
‡Inaugural Address delivered by Dr. Müller, Basle.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869,
TOGETHER WITH NAMES OF WRITERS.

(Compiled by the Co-operative Union.)

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
1	1869	London	Trade Unions and Co-operation	John Frearson.
2	„	„	The North of England Co-operative Wholesale Society	W. Nuttall.
3	„	„	Co-operation: How to Secure Safe Progress Therein.....	Dr. John Watts.
4	„	„	Associated Homes	Col. Henry Clinton.
5	„	„	Higher Aims of Co-operation and How to Realise Them.....	Dr. Travis.
6	„	„	Organisation and Co-operation	— Bray.
7	„	„	The Principles of Co-operation as Applied to Credit.....	R. B. D. Morier.
8	„	„	The Best Means of Making Co-operative Societies Mutually Helpful	Rev.W.N.Molesworth.
9	„	„	Self-supporting Educational Establishments	Ion Perdicaris.
10	„	„	Co-operative Libraries and the Principles on which they should be Formed and Managed.	W.E.A.Axon,F.R.S.L.
11	„	„	Industrial Partnerships	A. Briggs.
12	„	„	Co-operative Organisation and Propaganda.....	W. Pare, F.S.S.
13	„	„	National Co-operative Organisation	J. Borrowman.
14	„	„	Land, Labour, and Capital	E. T. Craig.
15	„	„	A London Co-operative Board	G. J. Holyoake.
16	„	„	The Claims of Co-operative Societies to the Use of Public Land for Agricultural and Building Purposes.	T. Hare.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
17	1869	London	Causes of Failure in Co-operative Stores.....	R. Harper.
18	„	„	„ „ „ „	N. Wilkinson.
19	„	„	„ „ „ „	J. C. Farn.
20	„	„	Hindrances to Co-operation	J. T. Mc.Innes.
21	„	„	Co-operative Production	Malcolm Macleod.
22	„	„	Co-operative Trading Companies	J. Samuelson.
23	1870	Manchester	The Relation of Trade and other Societies to the Co-operative Movement.	Malcolm Macleod.
24	„	„	Co-operative Cottage Building	W. Nuttall.
25	„	„	Co-operative Newspaper	Lloyd Jones.
26	„	„	Co-operative Bank.....	W. Pare.
27	„	„	Prospects and Objects of Co-operation.....	E. V. Neale.
28	„	„	The Amendment of the Law relating to Co-operative Societies.....	J. M. Ludlow.
29	„	„	Co-operation and Education	T. Slater.
30	1871	Birmingham ..	The More Complete Organisation of the Co-operative Body	R. Bailey Walker.
31	„	„ ..	Co-operative Insurance.....	A. Howard.
32	„	„ ..	Co-operation and Trade Unions	H. R. Slatter.
33	„	„ ..	People's Banks	R. B. D. Morier, C.B.
34	„	„ ..	The Establishment of a Co-operative Bank	Anonymous.
35	„	„ ..	Co-operative Industrial Colleges.....	W. Pare, F.S.S.
36	„	„ ..	The State of the Law affecting Co-operative Societies	E. V. Neale.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
37	1871	Birmingham	London Co-operative Agency	R. Stephens.
38	1872	Bolton	Mutual Guarantee.....	E. O. Greening.
39	„	„	The Check System.....	J. Borrowman.
40	„	„	A Plea for Checking the Cash taken by Salesmen	J. Watt.
41	„	„	Co-operative Check System.....	W. Nuttall.
42	„	„	Productive Co-operation	J. Borrowman.
43	„	„	Production of Flour by the Wholesale Society	— Mc.Pherson.
44	„	„	How to Dispose of the Surplus Capital of Co-operative Societies	F. Smith.
45	„	„	Co-operative Agriculture	R. Stapleton.
46	„	„	How the Rapidly Accumulating Capital of Co-operators may be Best Employed.	E. T. Craig.
47	„	„	Federative Trading	Lloyd Jones.
48	„	„	The Extension of Wholesale Co-operative Societies	J. Borrowman.
49	1873	Newcastle-on-Tyne	The Most Efficient and Practical Plan of Arranging the Powers and Duties of the Central Board.	E. V. Neale.
50	„	„	Principles and Methods of Voting.....	J. T. Mc.Innes.
51	„	„	The Best Means of Promoting Co-operative Production	J. Borrowman.
52	„	„	„ „ „ „ „	G. J. Holyoake.
53	„	„	Some Hints on the Problem of Co-operative Production.....	J. M. Ludlow.
54	„	„	The *Co-operative News*.....	T. Hayes.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
55	1873	Newcastle-on-Tyne	The Journalism of the Movement	G. J. Holyoake.
56	„	„	How to Increase Co-operation	P. H. Holland.
57	„	„	The Highest Form of Co-operation	Dr. Henry Travis.
58	1874	Halifax	Mode of Appointing the Central Board	E. V. Neale.
59	„	„	The Leakage Question	— Whiteley.
60	„	„	The Progress and Consolidation of Co-operation	Lloyd Jones.
61	„	„	The Future of Labour in Co-operation	E. O. Greening.
62	„	„	Co-operative Production	J. Borrowman.
63	„	„	A Plea for a Truly Co-operative Press	E. O. Greening.
64	„	„	The Best Form of the Co-operative Organ	J. T. Mc.Innes.
65	„	„	Co-operative Propaganda	G. J. Holyoake.
66	„	„	Higher Education on Co-operative Principles	— Cunningham.
67	„	„	Equitable Distribution of Profits	J. Holmes.
68	„	„	Trade Unions in Relation to Co-operation	Lloyd Jones.
69	1875	London	The Schulze-Delitzsch System of Banking	W. Morrison.
70	„	„	Co-operation *v.* Individualism	R. Kyle.
71	„	„	Co-operative Production	E. O. Greening.
72	„	„	The Management of Productive Societies	F. Smith.
73	„	„	The Management and Best Form of Constitution to be given to Productive Societies, &c.	E. V. Neale.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
74	1875	London.....	The Present State of the Co-operative Movement and the Future before it	Bailey Walker.
75	„	„	Proposal of a National Industrial Orphanage.....	Dr. Rutherford.
76	„	„	Proposal for the Establishment of International Co-operation	G. J. Holyoake.
77	„	„	International Co-operation.....	Dr. Worrall.
78	„	„	Trade Societies' Funds and Co-operative Production	Lloyd Jones.
79	1876	Glasgow	The Policy of Paying High Dividends.....	E. V. Neale.
80	„	„	Organisation for Propaganda	J. Smith.
81	„	„	Co-operation and Trades Unionism	H. R. Slatter.
82	„	„	Hindrances to Productive Co-operation.....	R. Kyle.
83	„	„	How to Diminish the Risks and Increase the Benefits of Productive Co-operation.	W. Campbell.
84	„	„	Associated Healthy Dwellings; or, a New Plan of Practical Propaganda..	E. T. Craig.
85	1877	Leicester	Banking.....	T. Hughes.
86	„	„	A Special Means of Safe and Profitable Investment	W. Campbell.
87	„	„	The Accumulation of Capital	E. T. Craig.
88	„	„	How should Labour be Paid in Co-operation?	Lloyd Jones.
89	„	„	The Relation of Capital and Labour when engaged in Co-operative Production.	F. Smith.
90	„	„	Labour in Co-operative Workshops	J. Smith.
91	„	„	What Trade Unionists Might Do for the Worker through Co-operation ..	E. V. Neale.
92	„	„	Trade Unions and Co-operation	H. R. Slatter.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
93	1877	Leicester	Store Management	Lloyd Jones.
94	,,	,, ...	The Proper Position of Labour in the Co-operative Movement	R. Kyle.
95	,,	,, ...	The Place of the Labourer in Co-operation	J. Greenwood.
96	,,	,, ...	The Failures of Industrial Partnerships	E. O. Greening.
97	,,	,, ...	Diffusion of the *Co-operative News*	G. J. Holyoake.
98	,,	,, ...	Re-establishment of Labour Exchanges	,,
99	,,	,, ...	Educational Funds	G. Hines.
100	,,	,, ...	The Necessity of Co-operative Education, &c	J. Holmes.
101	1878	Manchester	Working Men's Clubs	Hodgson Pratt.
102	,,	,, ...	Co-operative Friendly Society	J. Odgers.
103	,,	,, ...	Co-operation and Culture	J. H. Jones.
104	,,	,, ...	The Development, Promotion, and Benefits of Education	R. Kyle.
105	,,	,, ...	Voluntary Propagandist Efforts	E. V. Neale.
106	1879	Gloucester	The Co-operative Union: Its Work, Duties, and Machinery	J. Borrowman.
107	,,	,, ...	,, ,, ,, ,, ,, ...	R. Kyle.
108	,,	,, ...	,, ,, ,, ,, ,, ...	E. V. Neale.
109	,,	,, ...	Co-operative Production	J. Odgers.
110	,,	,, ...	Spread of Co-operation in Agricultural Villages, &c.	G. Hines.
111	,,	,, ...	,, ,, ,, ,, ...	W. H. Hall.
112	,,	,, ...	The Attitude of the Co-operative Movement to Private Trade	E. V. Neale.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
113	1879	Gloucester	A Co-operative Review, &c.	E. T. Craig.
114	„	„	„ „	R. Newton.
115	„	„	A Co-operative Orphanage	Dr. Rutherford.
116	1880	Newcastle-on-Tyne	The Co-operative Union	R. Kyle.
117	„	„	Productive Co-operation	W. Swallow.
118	„	„	Wholesale Co-operation	Lloyd Jones.
119	„	„	Store Management	G. Scott.
120	„	„	Co-operative Cottage Building and the Land Question	T. Thirlaway.
121	„	„	Co-operation and the Perils of Credit	G. Hines.
122	„	„	The Land	E. V. Neale.
123	„	„	Education in Connection with Co-operation	J. Holmes.
124	1881	Leeds	Surplus Funds	J. Smith.
125	„	„	„ „	J. Crabtree.
126	„	„	The Land Question in Connection with Co-operation	Lloyd Jones.
127	„	„	Co-operative Production	J. Hepworth.
128	„	„	The Fundamental Principles of Co-operation	A. Greenwood.
129	„	„	Manual of Auditing	R. J. Milburne.
130	„	„	Organisation and Education	J. Holmes.
131	„	„	The Constitution of the Central Board	H. R. Bailey.
132	1882	Oxford	The Banking Question	J. Crabtree.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
133	1882	Oxford	The Banking Question	T. Hughes, Q.C.
134	„	„	Co-operation and Agriculture	Rev. G. W. Kitchin.
135	„	„	The Education of Co-operators	Arnold Toynbee.
136	„	„	„ „ „	B. Jones.
137	„	„	The Revenue of the Central Board	John Allan.
138	„	„	„ „ „	G. J. Holyoake.
139	1883	Edinburgh	The Present Position and Future Development of Co-operation	A. H. D. Acland.
140	„	„	„ „ „ „	J. Lochhead.
141	„	„	The Banking Question	E. V. Neale.
142	„	„	Utilisation of Surplus Capital	Lloyd Jones.
143	„	„	„ „ „	J. Lord.
144	„	„	The Best Means of Propagating Co-operation in Large Towns	J. Mc.Nair.
145	„	„	„ „ „ „	W. Nuttall.
146	1884	Derby	The Nationalisation of the Land	G. Purcell.
147	„	„	Co-operative Farming	D. Johnson.
148	„	„	Surplus Capital	W. T. Nutter.
149	„	„	„ „	J. Hepworth.
150	„	„	The Economic Aspect of Co-operation	E. V. Neale.
151	1885	Oldham	The Limited Liability Movement in Oldham	F. Hardern.
152	„	„	Difficulties of Productive Co-operation	T. W. Fenton.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
153	1885	Oldham	The Rise and Progress of Co-operation in Oldham	L. Feber.
154	„	„	Education in Connection with Co-operation	W. Crooks.
155	„	„	The Future of the Working Classes	E. O. Greening.
156	1886	Plymouth	Co-operative Education	Miss Sharp.
157	„	„	„ „	J. H. Jones.
158	„	„	Co-operative Production	J. C. Gray.
159	„	„	„ „	W. Swallow.
160	„	„	The Common Sense of Co-operation	E. V. Neale.
161	1887	Carlisle	Co-operative Agriculture	D. Mc.Innes.
162	„	„	„ „	W. G. Loveday.
163	„	„	Co-operative and Competitive Trade and Dividends	D. Thomson.
164	„	„	„ „ „ „	T. Ritchie.
165	1888	Dewsbury.....	What should be the True Relations between a Wholesale Distributive Society and the Productive Societies whose work it may sell?	G. E. Quirk.
166	„	„	What should be the True Relations between a Wholesale Distributive Society and the Productive Societies whose work it may sell?	C. Shufflebotham.
167	„	„	Ought Productive Works to be carried on as Departments of Wholesale Societies; if so, under what conditions?	C. Shufflebotham.
168	„	„	Ought Productive Works to be carried on as Departments of Wholesale Societies; if so, under what conditions?	E. Copland.
169	1889	Ipswich	The Credit System	W. Swallow.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
170	1889	Ipswich	Co-operation and International Commerce	Vaughan Nash.
171	1890	Glasgow	The Relations between Co-operation and Socialistic Aspirations	Miss M. L. Davies.
172	,,	,, ...	Cash and Check Systems.....	J. Thirlaway.
173	,,	,, ...	Co-operation in Ireland	Hon. H. C. Plunkett.
174	,,	,, ...	Labour, Capital, and Consumption	E. S. Bycraft.
175	1891	Lincoln.....	The Best Method of bringing Co-operation within the Reach of the Poorest of the Population.	Sydney Webb.
176	,,	,, ...	How Best to Consolidate and Improve the Position of Productive Societies.	W. G. Harrison.
177	,,	,, ...	The Best Means of bringing Co-operation and Trades Unions into closer union.	J. Arnold.
178	,,	,, ...	How Best to Utilise the Increasing Surplus Capital of the Movement....	A. Maskery.
179	1892	Rochdale	The Best Method of Consolidating and Federating Existing Productive Effort.	J. Deans.
180	,,	,, ...	The Duties of Co-operators in Regard to the Hours and Conditions of Labour.	Tom Mann.
181	,,	,, ...	How Best to Do Away with the Sweating System	Miss Beatrice Potter.
182	1893	Bristol	The Relation of Employés to the Co-operative Movement	W. Maxwell.
183	,,	,, ...	Overlapping, its Varieties and Dangers	C. J. Beckett.
184	,,	,, ...	The Position Co-operators ought to take with regard to the Social and Industrial Problems of the Present Day.	R. H. Tutt.
185	1894	Sunderland	Store Management	W. Openshaw.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
186	1894	Sunderland	Co-operative Agriculture	W. Campbell.
187	1895	Huddersfield	Co-operation as Applied to the Agricultural Population and to Agriculture.	D. Mc.Innes.
188	1896	Woolwich	The Relation of the Co-operative Movement to National and International Commerce.	A. Williams.
189	„	„	Are Modifications in the Rochdale System of Co-operation necessary to Meet the Needs of Great Centres of Population?	G. Hawkins.
190	1897	Perth	The Rights and Privileges of Citizens, with special reference to the Scottish Traders' Agitation against the Co-operative Movement.	W. E. Snell.
191	„	„	Superannuation of Co-operative Employés	R. J. Wilson.
192	1898	Peterborough	Co-operative Credit Banking	H. W. Wolff.
193	„	„	Co-operation in Agriculture	J. C. Gray.
194	1899	Liverpool	How to Make Co-operation succeed in Large Centres of Population.....	E. O. Greening.
195	1904	Stratford	Reserve Funds and Depreciation	Thos. Wood.
196	„	„	Utilisation of Educational Funds	W. R. Rae.
197	1905	Paisley	Is Co-operation Capable of Solving the Industrial Problem?	G. Bisset.
198	„	„	Land Monopoly, or Land Values Taxation	J. M. Knight.
199	„	„	Direct Representation in Parliament	Thos. Tweddell.
200	1906	Birmingham	Overlapping: its Evils and Remedies	Jas. Johnston.
201	„	„	Co-operation in its Relation to Industrial Developments at Home and Abroad	H. W. Wolff.
202	1907	Preston.....	Co-operation in Housing and Town Buildings	A. Williams.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
203	1907	Preston.....	Position of Employés in the Co-operative Movement	R. J. Wilson.
204	1908	Newport	The Small Holdings and Allotments Act, 1907, and its Relation to Distributive Co-operative Societies.	W. L. Charleton.
205	„	„	The Co-operative Movement Abroad	Hans Müller.
206	1909	Newcastle	Agricultural Co-operation and its Relation to Co-operative Distributive Societies.	Nugent Harris.
207	„	„	Agricultural Co-operation and its Relation to Co-operative Distributive Societies.	James Mastin.
208	„	„	Co-operation as a Remedy for Unemployment	A. Stoddart.

THE CO-OPERATIVE UNION LIMITED.

OFFICES:

2, NICHOLAS CROFT, HIGH STREET, MANCHESTER.

WHAT IS THE CO-OPERATIVE UNION?

IT is an institution charged with the duty of keeping alive and diffusing a knowledge of the principles which form the life of the Co-operative movement, and giving to its active members, by advice and instruction—literary, legal, or commercial—the help they may require, that they may be better able to discharge the important work they have to do.

WHAT HAS IT DONE?

THE greater part of the legal advantages enjoyed by Co-operators originated in the action of the Central Board of the Union, and the Central Committee which it succeeded. They may be summarised as follows:—

(1) The right to deal with the public instead of their own members only.

(2) The incorporation of the Societies, by which they have acquired the right of holding in their own name lands or buildings and property generally, and of suing and being sued in their own names, instead of being driven to employ trustees.

(3) The power to hold £200 instead of £100 by individual members of our Societies.

(4) The limitation of the liability of members for the debts of the Society to the sum unpaid upon the shares standing to their credit.

(5) The exemption of Societies from charge to income tax on the profits of their business, under the condition that the number of their shares shall not be limited.

(6) The authorising one Registered Society to hold shares in its own corporate name to any amount in the capital of another Registered Society.

(7) The extension of the power of members of Societies to bequeath shares by nomination in a book, without the formality of a will or the necessity of appointing executors, first from £30 to £50, and now to £100, by the Industrial and Provident Societies Act, 1893, which also makes this power apply to loans and deposits as well as to shares.

(8) The Industrial and Provident Societies Act, 1871, which enables Societies to hold and deal with land freely.

(9) The Industrial and Provident Societies Act, 1876, which consolidated into one Act the laws relating to these Societies, and, among many smaller advantages too numerous to be mentioned in detail, gave them the right of carrying on banking business whenever they offer to the depositors the security of transferable share capital.

(10) The Industrial and Provident Societies Act, 1893.

The Union consists of Industrial and Provident Societies, Joint-Stock Companies, and other bodies corporate.

THE CO-OPERATIVE UNION LIMITED.

No Society is admitted into Union unless its management is of a representative character, nor unless it agree—

(1) To accept the statement of principles in the rules of the Union as the rules by which it shall be guided in all its own business transactions.

(2) To contribute to the fund called the Congress Fund the annual payment following:—

(*a*) If the number of members of any such Society is less than 1,000, then the sum of 2d. for each member.

(*b*) If the number of such members exceeds 1,000, then, at least, the sum of 2,000d.

In estimating the number of members of a Society comprising other Societies, each such Society is considered to be one member.

The financial year commences on January 1st in each year, and ends on December 31st following.

N.B.—Secretaries forwarding Cheques on account of the Union are requested to make them payable to the Co-operative Union Limited; Money Orders to A. WHITEHEAD, Cashier.

SUMMARY OF THE LAW RELATING TO SOCIETIES

UNDER THE

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

I. The Formation of Societies—

1. Application must be made to the Registrar of Friendly Societies, in London, Edinburgh, or Dublin, according to the case, on a form supplied by the office, signed by seven persons and the secretary, accompanied by two copies of the rules, signed by the same persons.

2. These rules must provide for twenty matters stated on the form of application.

N.B.—Model rules on these twenty matters can be obtained from the Registrar's office; and the CO-OPERATIVE UNION LIMITED, 2, NICHOLAS CROFT, HIGH STREET, MANCHESTER, publishes, at the cost of 1½d. a copy, general rules, approved of by the Chief Registrar, providing also for many other matters on which rules are useful; and capable of being adopted, either with or without alterations, by a few special rules, with a great saving in the cost of printing.

The General Secretary of the Union will prepare such special rules, without charge, on receiving a statement of the rules desired.

II. Rights of a Registered Society—

1. It becomes a body corporate, which can by its corporate name sue and be sued, and hold and deal with property of any kind, including shares in other societies or companies, and land to any amount.

2. Its rules are binding upon its members, though they may have signed no assent to them; but may be altered by amendments duly made as the rules provide, and registered, for which a fee of 10s. is charged. The application for registration must be made on a form supplied by the Registrar's office.

3. It can sue its own members, and can make contracts, either under its seal or by a writing signed by any person authorised to sign, or by word of mouth of any person authorised to speak for it, which will be binding wherever a contract similarly made by an individual would bind him.

4. It may make all or any of its shares either transferable or withdrawable, and may carry on any trade, including the buying and selling of land, and banking under certain conditions, and may apply the profits of the business in any manner determined by its rules; and, if authorised by its rules, may receive money on loan, either from its members or others, to any amount so authorised.

5. If it has any withdrawable share capital it may not carry on banking, but may take deposits, within any limits fixed by its rules, in sums not exceeding 10s. in any one payment, or £20 for any one depositor, payable at not less than two clear days' notice.

6. It may make loans to its members on real or personal security; and may invest on the security of other societies or companies, or in any except those where liability is unlimited.

7. It may make provision in its rules for the settlement of disputes between members and the society or any officer thereof, and any decision given in accordance with the conditions stated in the rules is binding on all parties to the dispute, and is not removable into any court of law.

8. If the number of its shares is not limited either by its rules or its practice it is not chargeable with income tax on the profits of its business.

9. It can, in the way provided by the Act, amalgamate with or take over the business of any other society, or convert itself into a company.

10. It can determine the way in which disputes between the society and its officers or members shall be settled.

11. It can dissolve itself, either by an instrument of dissolution signed by three-fourths of its members, or by a resolution passed by a three-fourths vote at a special general meeting, of which there are two forms—(A) purely voluntary, when the resolution requires confirmation at a second meeting; (B) on account of debts, when one meeting is sufficient. In such a winding up hostile proceedings to seize the property can be stayed.

III. Rights of Members (see also *IV.*, 4, 5, 6)—

1. They cannot be sued individually for the debts of the society, nor compelled to pay more towards them than the sum remaining unpaid on any shares which they have either expressly agreed to take or treated as their property, or which the rules authorise to be so treated.

2. If they transfer or withdraw their shares, they cannot be made liable for any debts contracted subsequently, nor for those subsisting at the time of the transfer or withdrawal, unless the other assets are insufficient to pay them.

3. Persons not under the age of 16 years may become members, and legally do any acts which they could do if of full age, except holding any office.

4. An individual or company may hold any number of shares allowed by the rules, not exceeding the nominal value of £200, and any amount so allowed as a loan. A society may hold any number of shares.

5. A member who holds at his death not more than £100 in the society as shares, loans, or deposits, may, by a writing recorded by it, nominate, or vary or revoke the nomination of any persons to take this investment at his death; and if he dies intestate, without having made any subsisting nomination, the committee of management of the society are charged with the administration of the fund; subject in either case to a notice to be given to the Commissioners of Inland Revenue whenever the sum so dealt with exceeds £80.

6. The members may obtain an inquiry into the position of the society by application to the Registrar.

IV. Duties of a Registered Society—

1. It must have a registered office, and keep its name painted or engraved outside, and give due notice of any change to the Registrar.

2. It must have a seal on which its name is engraved.

3. It must have its accounts audited at least once a year, and keep a copy of its last balance sheet and the auditors' report constantly hung up in its registered office.

4. It must make to the Registrar, before the 31st of March in every year, a return of its business during the year ending the 31st December previous, and supply a copy of its last returns gratis to every member and person interested in its funds on application.

5. It must allow any member or person interested in its funds to inspect his own account and the book containing the names of the members.

6. It must supply a copy of its rules to every person on demand, at a price not exceeding one shilling.

7. If it carries on banking, it must make out in February and August in every year, and keep hung up in its registered office, a return, in a form prescribed by the Act; and it has also to make a return every February to the Stamp Office under the Banking Act.

The non-observance by a society of these duties exposes it and its officers to penalties varying from £1 to £50, which are in some cases cumulative for every week during which the neglect lasts.

A National Crusade Against Destitution.

BY SIDNEY AND BEATRICE WEBB.

THE publication, in February, 1909, of the long-expected Report of the Royal Commission on the Poor Laws and the Relief of Distress from Unemployment* came upon England as a shock. We had most of us felt that the Poor Law was unsatisfactory, and it was certainly costly. But public opinion was not prepared for so emphatic and so sweeping a condemnation as the Royal Commission pronounced. It is, as we now learn, not a question merely of defects and shortcomings; it is not a case for repair and reform; the whole Poor Law, the whole administration, the whole spirit and policy must be "scrapped," and entirely new social machinery must be constructed. This is the unanimous verdict of the whole Commission, a Commission composed predominantly of Conservatives, and great officials, and Guardians of the Poor, and members of the Charity Organisation Society, none of whom can be supposed to have had a revolutionary bias; and it is the undisputed verdict of majority and minority alike. Never, probably, in the whole history of England, has so large a part of our governmental machinery been so authoritatively and so drastically condemned as obsolete and fit only for clearing away.

It would be in the highest degree unjust to the 24,000 men and women who are serving gratuitously as Poor Law Guardians in England and Wales, or the 8,000 Parish Councillors of Scotland, or to the thousands of salaried officials who minister to the needs of our million of paupers, to ascribe this failure

* The Reports of the Royal Commission may be had in the official editions published by Wyman and Sons, in one volume folio for 5s. 6d. (Cd. 4,499), or in three volumes octavo for 4s. (Vols. I. and II., the Majority Report, &c., 2s. 3d.; Vol. III., the Minority Report, 1s. 9d.). A descriptive analysis of the Majority Report, by Mrs. Bernard Bosanquet, entitled "The Poor Law Report of 1909," is published by Macmillan and Co., price 3s. 6d., cloth. The Minority Report, without footnotes or references, in large type on good paper, bound in cloth, with introductions by Sidney and Beatrice Webb, is published by Longmans, Green, and Co. (Vol. I., "The Break Up of the Poor Law," price 7s. 6d.; Vol. II., "The Public Organisation of the Labour Market," price 5s.). A special cheap edition of the Minority Report is published by the National Committee to Promote the Break Up of the Poor Law, 5 and 6, Clement's Inn, London, in two volumes, price 1s. each, postage 4d.

of the Poor Law to their dishonesty or to their incompetence. Whatever may be its defects, and its scandals here and there, it is probable that never has the Poor Law service, from one end of the kingdom to the other, been so free from corruption or so free from cruelty and neglect—never has it been, in its own narrow sense, on the whole so efficient—as it is to-day. The Royal Commissioners found, nearly everywhere, the Poor Law administration, if much more costly, at any rate, *as regards the mere relief of the destitute*, much better than it had ever previously been. In fact, many devoted Poor Law Guardians, conscious of the great improvements that they have effected, are honestly surprised at the suggestion that the Poor Law is a failure and needs to be swept away. Let us first see, therefore, in the light of the authoritative reports of the Royal Commission, how the Poor Law fails.

We have first the broad fact that the Poor Law has failed to get rid of pauperism. There are at all times in the United Kingdom more than a million persons maintained as paupers at the public expense; in the course of the year, indeed, more than two million separate individuals eat the bitter bread of pauperism. The Poor Law has failed lately to diminish this terrible figure, for it has for several decades not greatly varied in total. The Poor Law fails even to prevent the continual creation of new pauperism, for each year nearly two hundred thousand persons become paupers for the first time. If we were to put all the present paupers across the seas or into the lethal chamber, and made no other change, we should, in ten or twelve years' time, find as many paupers on our hands as ever. What is even more serious is that, beyond the mass of official pauperism (which the Poor Law authorities do try to keep down), there is quite as large a mass of unrelieved destitution (which the Poor Law authorities do not even try to prevent)—of infants not getting proper food or maternal care; of children going to school hungry, inadequately clothed, and suffering from untreated ailments; of sick persons not getting medical attendance or nursing; of unemployed men and women unable to maintain their little homes; of infirm and aged persons lingering on without the necessaries of life. All this mass of destitution in our midst, and the continued new creation of similar destitution, the Poor Law does not prevent—asserts, indeed, that it is not its business to prevent it!

How, then, does the Poor Law deal with the million people for whom it does provide?

The typical and essential feature of the English Poor Law system is the workhouse. Four-fifths of the Unions of England and Wales have still no idea of providing for those to whom they

do not give outdoor relief in any other way than by the general mixed workhouse—an institution of demoralising promiscuity, existing in no other country—which ought to have been got rid of three-quarters of a century ago. With all their severity the Poor Law Commissioners of 1834 fully realised the evils of the general mixed workhouse, for it existed already at that date, and they recommended, as decisively and emphatically as any modern reformer, its total abolition. Yet the general mixed workhouse remains to-day, after the lapse of seventy-five years, as the chief (and often the only) Poor Law institution in every Union in England, Wales, and Ireland, and for a large proportion of Scottish parishes. Many Guardians are even quite unaware that it has been universally condemned. Yet the evils of general mixed workhouses have been exposed by writer after writer, by report after report, and have never been seriously denied. To-day the Majority Report denounces them no less strongly than the Minority Report. The paupers are herded together in these institutions irrespective of age, health, or character. Even when the internal segregation of the sexes is fairly complete there remains an appalling mixture of young and old, good and bad, healthy and diseased. There are no separate bedrooms, not even separate cubicles. In a female dormitory one may find occupying adjacent beds the young servant out of a place and the prostitute recovering from venereal disease, the respectable widow and the female tramp, the young mother come in to be confined and the noisy and perhaps deformed imbecile, the paralytic, the senile, and the person suffering from epileptic fits. In the sick wards one may even see young children associated night and day with any or all of these types. It is, indeed, remarkable that hardly any Poor Law institution provides a separate sick ward for children. Whatever may be done, so long as the child is well, to keep it apart from the adult inmates, as soon as it is sick it is almost universally put into the same ward as the sick of all ages and characters. The aged may suffer untold and undeserved misery, and the young irreparable moral contagion from their enforced intimacy with the very dregs of society; and all have to submit to the deterrent regulations framed to meet the case of the vagabonds and incorrigible idlers who are placed amongst them. And it must be noted that the stern condemnation of the general mixed workhouse in 1909 as in 1834 is not confined to the gigantic institutions of the large towns. "A small country workhouse," deposed an authoritative witness from a rural county, "is a shame to our Christian civilisation. . . . It is a life absolutely repugnant to the respectable poor. Surely the time has come when, for the sake not only of the aged poor,

but of the sick, the imbeciles, and the children, a drastic reform should be made." *It is significant that every member of the Poor Law Commission of 1905-9, like every member of the Poor Law Commission of 1834, demanded the total abolition of the general mixed workhouse, in town and country alike.* But the general mixed workhouse is almost a necessary adjunct of a general Poor Law authority. What can the Guardians do? It is only too likely to remain with us, on grounds of economy, *so long as there is one general destitution authority charged with the "relief" of all the different classes needing public assistance.*

In more respects than one, the most difficult as well as the most dangerous task of the Poor Law is its treatment of the able-bodied destitute man who is unable to find employment or unwilling to accept it. Fortunately, only about 5 per cent. of the paupers belong to this class; but with regard to these the Commissioners found the Poor Law hopelessly bankrupt. Its casual wards are brutalising and demoralising—often cruel to the merely unfortunate, and yet wholly unsuccessful in preventing vagrancy. Its "stone yards" and other forms of "outdoor labour tests" are admittedly of such evil character that they are not allowed by the Local Government Board except in dire necessity. The "able-bodied test workhouse," which the Local Government Board has sometimes suggested as an alternative, involves such brutality and cruelty, and has hitherto so invariably had to be abandoned whenever it has been tried, that no official description of these experiments has ever been given to the public prior to the sensational disclosures of the Minority Report on this point, which remain uncontroverted. Failing any such device for deterring men from applying for relief, the Guardians can do nothing but "offer the house," and this offer, intended to be refused, is now being accepted by thousands of able-bodied men. The result is that the able-bodied wards in the ordinary workhouses are places of sloth and utter degradation of character, will, and intelligence.

Says the Poor Law Commission (Minority) Report:—

> Of all the spectacles of human demoralisation now exisiting in these islands there can scarcely be anything worse than the scene presented by the men's day ward of a large urban workhouse during the long hours of leisure on week days or the whole of Sundays. Through the clouds of tobacco smoke that fill the long, low room the visitor gradually becomes aware of the presence of one or two hundred wholly unoccupied males of every age between fifteen and ninety—strong and vicious men; men in all stages of recovery from debauch; weedy youths of weak intellect; old men too dirty or disreputable to be given special privileges, and sometimes, when there are no such privileges, even worthy old men, men subject to fits; the feeble-minded of every kind: the respectable labourer prematurely invalided; the hardened sodden loafer; and the temporarily unemployed man who has found no better refuge . . .

all free to associate with each other, and to communicate to each other, in long hours of idleness, all the contents of their minds. *In such places . . . there are aggregated, this winter, certainly more than 10,000 healthy able-bodied men,*

not to mention the tens of thousands of others who are, in one respect or another, somewhat below the normal level of able-bodiedness and able-mindedness, but yet capable, under supervision, of some productive work or useful service.

Besides the 130,000 persons of unsound mind in the asylums of the County and Borough Councils of the United Kingdom, it seems that more than 60,000 feeble-minded, imbecile, epileptic, idiotic, or otherwise mentally defective persons are herded indiscriminately with the sane in the general mixed workhouses or poorhouses—often tormented, often a nuisance to the other inmates, practically never treated in such a way as to ameliorate their state. The reason for the continued existence of this public scandal, in spite of the continuous protests of the last twenty years, is not far to seek. Boards of Guardians are accustomed to rely largely upon the imbeciles for the manual work of the workhouses, and the general outcry against the rates does not encourage them to face the cost of reform. Here the failure is even greater in the rural Unions than in many of those of large towns. The Guardians fail to provide even humanely for the mentally defective, because they will not pay for the treatment appropriate to the condition of these unfortunate people; they insist on merely relieving their destitution! This failure is so universally recognised that the Poor Law Commission of 1909 unanimously accepted, at any rate as far as England and Wales are concerned, the unanimous decision of the Royal Commission on the Feeble-Minded that all mentally defective persons should be "taken out of the Poor Law" and should be provided for entirely by the County or County Borough Council.

When we turn to the aged, we think at once of the 600,000 old people who are now dealt with by the County and County Borough Councils under the Old Age Pensions Act. But there are still nearly as many more aged left under the Poor Law authority. Of these 140,000 have no better provisions, however exemplary their past character and present conduct; than the general mixed workhouse, where they are herded with all sorts of undesirables. Seventy-five years after the Poor Law Commission of 1834 demanded the establishment of separate comfortable homes for the aged there are in all England and Wales still not 2,000 so accommodated—in the rural Unions none whatever.

As regards the 300,000 old people on outdoor relief only in 1 or 2 per cent. of the Unions of England and Wales do they get

more than—to quote the words of an expert Poor Law official—"a starvation pittance" of half-a-crown or so a week. The Poor Law Commissioners found that in some Unions the rule is that if old people are really quite destitute, and have no resources whatever, all outdoor relief, however good may be their past record or their present conduct, is absolutely refused!

Scarcely less complete is the failure of the Poor Law with regard to the sick. In London and a few other large towns in England, and in Glasgow in Scotland, separate Poor Law Infirmaries have largely replaced the workhouse sick ward. These, which have sometimes become virtually general hospitals, are a vast improvement on the workhouse, but they still suffer from (1) insufficiency of medical staff, (2) having far too few nurses, and (3) the "deterrent" influence of the Poor Law. *Everywhere else the sick are still in the general mixed workhouse*—the maternity cases, the senile, the cancerous, the venereal, the chronically infirm, and even the infectious, all together in one building, often in the same ward—where they cannot be properly treated. For the phthisical, for instance, there is (except in a few Unions) no proper provision at all.

The outdoor medical service of the Poor Law for treatment of the sick poor at home is equally behind the times. The underpaid parish doctor is nearly always made by the Guardians to find medicines, dressings, &c., at his own expense. Practically nowhere do the Guardians supply a trained nurse, even where no "district nurse" is available. With regard to the sick, the failure of the rural Unions is even greater than that of the larger urban Unions with their separate infirmaries.

But the fundamental failure of the Poor Law with regard to the sick lies not in any of these shortcomings, serious as they are, but in its very nature. It is inherent in any Poor Law that it is confined to the relief of the destitute; until the man stricken with disease has become so ill as to be unable to go to work he is not destitute. But when the disease has gone so far as that it is usually too late to prevent its ravages. One-third of all the deaths from phthisis take place in Poor Law institutions. Yet no Poor Law doctor ever sees a phthisical case in the stage in which the disease can be arrested and cured. "We do not get the cases early enough," pathetically remarked a Poor Law doctor. *The Poor Law fails with regard to the sick, in town and country alike, because it has to wait until destitution has set in.* It is in the position of a hospital which could not, by the law of its being, admit any patient until gangrene had set in. Would such a hospital be worth maintaining?

Many Poor Law Guardians are quite proud of their treatment of the children, and the improvement in many Unions (usually only as regards a part of their Poor Law children) has been very great. *Yet there are still about 20,000 children actually living in the workhouses*—over 9,000 of them boys and girls of school age and in good health—a method of bringing up children which is universally condemned. Even in Scotland there are 2,000 in the poorhouses. There are a few thousands "boarded out." A few thousands are in "scattered homes," where they are under salaried "mothers." Others to the number of 20,000 or 30,000 in England and Ireland are in Poor Law Schools or "Cottage Homes," expensive and not wholly satisfactory, the education being impaired by the constant passage of the "in and out" children, the indiscriminate mixture of children of different grades of intelligence, and the difficulty of getting good teachers. The children of "in and outs" and of vagrants are the particular despair of the Poor Law authorities. With them the Poor Law system fails altogether just because it is a Poor Law, and, therefore, limited to dealing only with the destitute, and only during the period at which they are destitute. They have to be sent out whenever the father demands his discharge. At Kensington "one child has been admitted thirty-nine times in eleven years." They "come and go like buckets on a dredging machine," turning their moral filth upon the other children for whom the Poor Law School is a permanent home.

But, though Guardians discuss endlessly the relative merits of the above ways of dealing with children, they give practically no heed to the condition of these Poor Law children whom they have decided to bring up on outdoor relief, though these amount to four-fifths of the whole number under their care. The Royal Commission found these 237,000 outdoor relief children (1) in nearly all cases underfed, below the average weight, and less than the standard height; (2) in tens of thousands of cases suffering from minor ailments without medical attendance; (3) in nearly all cases living in homes which could not be called healthy; and (4) *in tens of thousands of cases growing up in drunken or immoral homes*, in which no child should be allowed to remain. When these boys and girls reach thirteen or fourteen *the Guardians take no care whatever to see them properly started in life;* in fact, it does not occur to them that they ought to do so, though they sometimes take great trouble to start well the comparatively small number of children who have been in Poor Law Schools. All this is true both of rural Unions and of those in large towns. Moreover, while the Guardians habitually give no heed to what

is happening to the 237,000 children whom they have decided to bring up on outdoor relief, they fail altogether to prevent other parents from reducing their children to destitution in respect of food or medical assistance. Many tens of thousands of children are found at school seriously underfed, wanting proper clothing, and without medical attendance. Though the Guardians have been given specific statutory powers to prevent this child destitution by criminally prosecuting the negligent parents, they take the view that to interfere in this way is beyond the scope of the Poor Law. *So long as the children are not actually getting relief, however destitute they may be of proper nurture, the Poor Law authority does not concern itself about them.*

Finally, we come to the infants, with which we ought perhaps to have begun. For the Poor Law, to a quite extraordinary extent, begins with childbirth. To the Poor Law Guardians are entrusted the public maternity hospital and the national infant nursery. *Every day of the year sees more than forty births in the workhouses*, and in these institutions no fewer than 15,000 infants under five years of age are simultaneously maintained. What does the Poor Law do with these hapless "Children of the State?" We have room only for two facts. It does not occur to most Guardians to go to the expense of paid nurses for the handling of these 15,000 infants, even when they are separated from the mothers' care. "In all the small workhouses," we read, "and in many of the larger ones, the infants are wholly attended to by, and are actually in charge of, aged and often mentally defective paupers." Naturally, the babies are not always properly attended to. One case is mentioned of such a pauper attendant being told to wash a baby. *She did so in boiling water*, and the child promptly died in agony. Secondly, comparing the infantile mortality statistics for the general population with those for 450 Poor Law Unions, it appears that, out of every 1,000 non-pauper babies born in England and Wales amidst the unregulated conditions of the average home, 25 die within a week, whilst out of every 1,000 babies born in Poor Law institutions from 40 to 45 die within a week. And, as if in order to show that this excessive death-rate is principally due to the conditions of the infant's life inside the institution, some workhouses manage to have only one or two deaths in the first year from birth, whilst other workhouses, in adjacent Unions and sometimes in the same towns, have an infantile mortality rate six or even ten times as great. In many workhouses, too, the mortality among the children between one and five is apparently also excessive. Though infants are constantly being admitted from the worst homes, the workhouse nurseries have never any

probation wards or quarantine arrangements for newcomers, so that epidemics of measles and whooping cough are frequently introduced, with deadly results. Even the very elements of health are sometimes ignored. The Poor Law Commissioners acutally found some workhouse nurseries on the third or fourth floor of gigantic buildings, where the young babies never went out into the open air for years together. It is clear that all this means not only an excessive infantile mortality in many of the workhouse nurseries, but also the bringing up with enfeebled constitutions and disordered digestions of those infants who survive. The Poor Law creates its own future paupers!

This is a pretty comprehensive indictment of failure to be brought against a system on which we are spending annually in the United Kingdom nearly twenty million pounds sterling! It would be unfair to ascribe this failure of the Poor Law to any shortcomings, or to any lack of humanity, of the Poor Law Guardians in England, Wales, and Ireland, or of the Parish Councillors in Scotland. These tens of thousands of men and women up and down the country are, nearly everywhere, *doing their best at a thankless job which can never be anything but a failure.* No new Poor Law authority, however created and however designated, can make a success of the relief of destitution. It is the system itself which is at fault. What has happened is a complete shifting of thought. The Poor Law aims at "*relieving*" destitution when it has occurred; what public opinion now demands is that the very occurrence of destitution should be prevented. It is unfair in any way to blame the Guardians for not preventing destitution; no Poor Law authority—even if called a "Public Assistance Authority"—can ever prevent the *oncoming of destitution.* The secret of all successful preventive treatment is to deal with the case at the very earliest stage of the disease; but the Poor Law authority must wait until destitution has set in. The secret of all success in prevention is to grapple with the causes; but the Poor Law is precluded from doing anything more than "relieve." It is largely because of this failure of the Poor Law—this inability of any Poor Law authority to meet the new requirements—that Parliament has set up during the past sixty years, in every County and County Borough of England and Wales, with corresponding institutions in Scotland and in Ireland, quite apart from the Poor Law, a local Education authority, a local Health authority, a local Lunacy authority, and a local Pensions authority, which are now providing public assistance of one kind or another to more children, sick patients, persons of unsound mind and old people, in the aggregate, than all the Boards of Guardians and Scottish Parish Councils put together!

The extent of the overlap and duplication of services which has thus been evolved, with the consequent waste of money and demoralisation of character, is, as yet, quite unrealised by the ordinary man. Even the Majority Report of the Poor Law Commission fails to bring it out; whilst the Minority Report gives the facts for each class, but does not sum them up. In 1834 something like seven millions sterling was spent in the United Kingdom from the rates and taxes on the maintenance, education, and medical attendance of the poorer classes. In 1910 we shall be spending something like seventy millions—ten times as much on a population not twice as great. This huge amount is being expended by all sorts of local governing bodies, competing with each other, overlapping each others' operations, and duplicating each others' services. Their work is more or less supervised by half-a-dozen different departments of the National Government, acting on the most diverse principles, without consultation with each other, and often diametrically at variance with each other. The Poor Law authorities of the kingdom, who will be spending during the year nearly two-sevenths of the total, are usually quite without knowledge of what the other local authorities are doing in the same field. In London, for instance, the Boards of Guardians maintain about 25,000 children of school age, three-fifths indoor and two-fifths outdoor. Meanwhile the London County Council feeds, each winter, 50,000 children of school age, or twice as many as are being maintained under the Poor Law. What is worse, in several thousand cases the two authorities are simultaneously providing, out of the rates, *for the same children*, without the one knowing of the other's proceedings. The Poor Law authorities throughout the kingdom have about a hundred boarding schools for poor children. It is not generally known that the local Education authorities are themselves maintaining already fifty other boarding schools for equally poor children. Moreover, the Home Office is simultaneously maintaining out of the taxes, through philanthropic Committees, a hundred and fifty more of these boarding schools for other poor boys and girls. All these residential schools deal with much the same class, and it is often a mere chance whether a child is under one authority or the other; indeed, quite frequently brothers and sisters from the same household are in different institutions, under different authorities, and subject to entirely different conditions, without one of the authorities knowing of the others' action. In some cases the same institution is inspected by the officers of the Board of Education, the Home Office, and the Local Government Board, without the inspectors from the several departments knowing anything of each others' visits, or criticisms or

requirements, and without their subsequently conferring together as to their reports. Some institutions get payments simultaneously in respect of the same children from different public authorities. With regard to the sick, the local Health authorities throughout the kingdom are now maintaining out of the rates more than seven hundred municipal hospitals, originally established for smallpox and fever, but now often taking in patients with other diseases, many surgical cases and accidents, and beginning now to include in their sphere the vast range of tuberculosis. Meanwhile the Poor Law authorities have in every district their own institutions for the sick; it may be only a ward in the general mixed workhouse; it may be, as in London and other great towns, a highly organised and elaborately equipped infirmary, serving as a public hospital. Competing with both these rate-supported hospitals are the crowd of endowed and voluntary hospitals—existing, however, only in fewer than a hundred towns—which are gratuitously receiving, in many cases, patients of exactly the same class as the rate-supported hospitals of the Poor Law or the Public Health authorities. It often depends on which doctor gets hold of the case first whether the sick person becomes a pauper, a municipal patient, or the recipient of private charity. In many a district there are now half-a-dozen different doctors receiving money from the rates and taxes, getting their instructions from half-a-dozen different public offices or departments, sometimes doing exactly the same work, for the same class of persons, and not in the least consulting with each other. Notwithstanding this huge expenditure, this ignorant multiplication of official inspections, this unintelligent duplication of services, and this wasteful overlapping of work, a large part of the provision now made by the community for the infants, the children, the sick, the mentally defective, the infirm, and the aged—and for these sections under any system of society some collective provision has to be made—is scandalously deficient and inhumane. We cannot forget the fact that more than 10,000 healthy, able-bodied men are rotting in the terrible general mixed workhouses of London and Liverpool, Dublin and Glasgow; whilst literally hundreds of thousands more rise up in the morning not knowing what work or on what casual jobs they would that day be able to earn their own and their children's meals. What answer can we make to the criticism that such an absurd chaos was unworthy of reasonable beings?

Now, the Royal Commission, practically unanimous in its destructive criticism, found itself sharply divided as to its proposals for reform. The Chairman (Lord George Hamilton), the Local Government Board officials, and the members of the

Charity Organisation Society came to the conclusion that what was at fault was the Board of Guardians, with its limited Union area and its direct election. They accordingly recommended that the present Poor Law should be continued with some minor changes, but that the Boards of Guardians and the Union areas should be abolished, and that the administration of the law should be entrusted, not to any existing local authorities, to a new hierarchy of Committees, with new names, not formed by popular election. In England and Wales the County Council or County Borough Council should, they suggest, with a grant in aid from the Exchequer, bear the whole cost, and should appoint a "Public Assistance Authority," over the proceedings of which it would not be empowered to exercise any control. Half the members might be Councillors, but the other half are necessarily to be chosen from outside the Council. This "Public Assistance Authority" is not itself to deal with the cases, but is to nominate a number of "Public Assistance Committees," by which the spending of the County or Borough Rate is actually to be done. But their work, too, is to be subject to more or less control by a series of nominated "Medical Committees," composed partly of doctors, and by a "Voluntary Aid Council," in each County or Borough, which is to nominate a series of "Voluntary Aid Committees," made up of "persons of experience in dealing with the poor," who are to set the standard of how to deal with the cases. For Scotland and Ireland the system recommended is essentially the same, with necessary local variations. This new hierarchy of Poor Law, or as it is suggested they should be called "Public Assistance Authorities," is to take over the work, not only of the Boards of Guardians, but also of the Distress Committees under the Unemployed Workmen Act of 1905, and all the feeding and medical treatment work of the Education authorities. The child found at school hungry or suffering from untreated ailments, and the unemployed workman, so far as not provided for by out-of-work benefit, are to be thrust back into this new Poor Law system. This is the scheme propounded in the Majority Report.

To a minority of the Commissioners—including, significantly enough, both the Labour representatives (Mr. F. Chandler and Mr. George Lansbury), as well as the Chairman of the Central (Unemployed) Body for London (the Rev. Prebendary Russell Wakefield), and Mrs. Sidney Webb—these proposals seemed entirely inadequate, as well as politically impracticable. To propose, in this twentieth century, that we should hand over the whole care of the poor, and twenty millions sterling annually, to a hierarchy of non-elective Committees, whose proceedings the

County or County Borough were not even to be allowed to discuss or in any way control—to make, apart from trade union insurance and the Labour Exchange, no other provision for the unemployed than the Poor Law—appeared to the minority to be outside political common sense. But the minority had a more fundamental ground of dissent. To them it seemed that what was in fault was the Poor Law itself, *with its necessary limitation to persons who are already destitute*. This could not be altered by any change of name, or change of area, or change of authority. Any public provision that could not be brought to bear on the individual long before actual destitution had set in is inevitably destined to fail, in the vast majority of cases, to effect any lasting good. The phthisical patient who has got so low as to become destitute has also long passed the stage at which he can be cured. The man out of employment, in whom the weary looking for work has gone on so long as to bring him to actual destitution, has, in many cases, also been brought to demoralisation. Even the child whom we leave in semi-starvation, dirt, and neglect until the stage of actual destitution is reached has very often by that time suffered lifelong injury in body or mind. Thus, the very idea of a Poor Law, and of a Poor Law or general Public Assistance authority, is wrong. What the Minority Commissioners assert is that, if the public money is to be spent with any wisdom, any economy, and any lasting result, *we must not wait until destitution has set in*. We must take hold of the cases at an earlier stage, immediately any one of the causes of destitution begins its insidious attack, and arrest the operation of that cause, so as actually to prevent the coming on of destitution. This means that, instead of setting up a new Poor Law, and a new Poor Law authority, under any name or of any composition whatsoever, we ought to organise a new crusade against destitution, attacking systematically each one of its causes, with a view to its extirpation out of the land, just as we have extirpated chattel slavery, the plague, and even cholera and typhus. Poverty we may have always with us, and it is not incompatible with public health and private virtue. But destitution is another thing. It is a disgrace to us as a community that, with all our wealth, we allow more than two millions of men, women, and children to become destitute each year.

Now, in 1834, when the present Poor Law system was established, we could do nothing better about destitution than relieve it. We had neither the knowledge that we to-day possess of its causes or of its evil effects on the community as a whole, nor yet the governmental machinery for combating these causes. There are still 'good' people among us, thinking themselves

enlightened, who have got no further than 1834, and who still believe that destitution is, like illness, a mysterious "visitation of God," and an inevitable feature of society. But we know now, as the Royal Commission has once more made clear, that there are three broad roads down which have travelled nearly all the two millions of persons who are destitute this year. These roads are Sickness, Unemployment, and Neglected Childhood. As they go down one or other of these roads a large proportion of the unfortunate victims of our social disorganisation exhibit all sorts of weakness of character—they frequent the drinking dens that border all the roads; they take to betting, to vice, to crime; they become idle and irregular and demoralised, as we most of us should in their places, and they go, accordingly, all the faster down the road to the morass of destitution. Some, even, with a "double dose of original sin," may err so drastically, in one or other of these ways, as to precipitate themselves into the morass without descending either of the three roads that we have named. But these are comparatively rare. If we could prevent all preventable sickness and feeble-mindedness, however caused, and deal adequately with what is unpreventable; if we could prevent neglect of infancy, childhood, and youth, by whomsoever caused, and make good what we could not prevent; if we could obviate any long-continued or chronic unemployment, including "under-employment," however occasioned, and provide suitably for what we could not obviate, we should stop at least nine-tenths of the destitution that to-day exists, and that we are, year by year, allowing to be created. *This is the task we have to accomplish.* Instead of creating an expensive new Poor Law or general "Public Assistance" authority, to relieve the misery of the people when they have got to the bottom of the road and sunk into the morass of destitution, we ought to *stop them at the top of the road*—whether it be the road of Sickness, the road of Unemployment, or the road of Neglected Childhood—down which they are just beginning to go.

Fortunately, the machinery for stopping the people at the top of these three roads exists, for the most part, ready to our hand. This was not the case in 1834, or we might never have had the Board of Guardians at all. The Poor Law Commissioners of 1834 were faced with the difficulty that there existed, up and down the kingdom, no public authority to which they could entrust the administration of the public provision for any of the classes of persons whom they had to deal with. There was in 1834 no sanitary authority in existence charged with the prevention of all disease and with the cure of such diseases as are infectious, and having its own hospitals and medical staff. There was no

service of sanitary inspectors required to discover every disease that becomes a public nuisance. There was in 1834 no education authority charged with the schooling of all the children, and having its own elaborate network of schools and staff of teachers. There was no service of school attendance officers, visiting systematically every home to discover whether the children are receiving efficient education. There was in 1834 (outside the Metropolis) no force of salaried police, whose duty it was to prevent the public nuisance of vagrancy. There was in 1834 even no systematic prison organisation, such gaols as existed being mere dungeons dispersed among entirely autonomous Lords of Manors, close Corporations, and County Justices. There was, of course, no idea of curative or reformatory treatment of the persons compulsorily detained. There was in 1834 no general public provision for lunatics outside one or two progressive counties. There was no public provision at all for idiots, defectives, or epileptics. There was in 1834 no public authority dealing, as the Distress Committee of the Borough or Urban District Council now assumes to do, with distress from unemployment or with the curative treatment of unemployed workmen. There was in 1834 no idea of a national service of pensions, providing superannuation for all who need it, completely divorced from the Poor Law. The Poor Law Commissioners of 1834 were, therefore, compelled to recommend that a single local authority should be established to deal with all the classes for which public provision had then been made, and this provision, however diverse in character it needed to be, was governed by the only factor common to all the classes, namely, that of being in need of public aid. This was called destitution.

The problem before us to-day is very different. It is no longer possible to unite, under one authority elected for the purpose of relieving destitution, all the provisions made by the State for those in need of public aid. Quite apart from the question of relieving destitution, there have grown up in the course of the seventy-five years extensive systems of public provision, out of the rates and taxes, for particular classes of persons, amounting in the aggregate to two or three times the whole Poor Law expenditure. We combat, for instance, neglected childhood. For the children of the whole country, irrespective of the affluence of their parents, the State now provides—usually gratuitously, and in the other cases far under cost price—the whole service of education, from the kindergarten to the University College. For various sections of these young people—more extensively than is commonly realised—the State provision of education is accompanied by partial or complete maintenance. This is quite

irrespective of the tens of thousands of children in endowed and publicly-aided secondary boarding schools. Leaving these out of account, it is interesting to note that the State provision of maintenance with education now extends to something like a hundred thousand children, some of them because they are the best (scholarships which cover maintenance), some of them because they are the worst (reformatory schools), and some for indiscriminate reasons, including the undesirable character of the parents, the children's truancy, or the children's physical or mental shortcomings (industrial schools, residential schools for the blind, crippled, &c.). In over fifty cases the local Education authorities actually run their own boarding schools—at a lower cost per head, be it noted, than the new Cottage Homes of the Boards of Guardians. All this public aid to the children is without the stigma of pauperism, whether the parents are bad, good, or indifferent.

We combat preventable disease. Up and down the country there has grown up a public health service, ubiquitous in scope and becoming ever larger in volume, for the prevention of all diseases, irrespective of the wealth or conduct of the persons concerned; and for the cure (including maintenance in hospital and domiciliary treatment) of those deemed most injurious to the community. Every year this notion of the protection of the community is advancing on the idea of merely relieving the individual. In 1907 it was made the duty of the Education authority to provide repeated medical examination of all the seven millions of children, whilst it was empowered even to make arrangements for the medical treatment of such as were without it. All this is without the stigma of pauperism, and the question of which of the services should be rendered gratuitously, and which of them should be made the subject of a fee, has ceased to be a matter of principle, and is now one of mere administrative expediency in each case.

With regard to the able bodied in need of assistance, there has grown up, to combat their danger of sinking into destitution, the network of Distress Committees under the Unemployed Workmen Act. But this did not begin with Mr. Gerald Balfour's Act or Mr. Long's Joint Committees. We see it initiated by the Local Government Board itself in 1886, in the celebrated circular calling on the municipal authorities to take the treatment of the unemployed out of the Poor Law. The whole purpose and intention of this municipal organisation has been to provide something other than the Poor Law for the whole class of workmen unemployed through no fault of their own, irrespective of whether or not they were technically destitute. At the other

end of the able-bodied class we have the strong recommendations that the vagrant should be dealt with not by the Poor Law authority but by the police, and the incorrigible wastrel by a penal settlement—in both cases irrespective of whether or not they apply for relief or are technically destitute. Such alternative provision for the able-bodied person homeless through his own fault has been made possible by the growth of an admirable and complete system of preventive police, by a national prison organisation, and by the experimental development in reformatories of a system of treatment combining compulsory detention with educational stimulus—all being new since 1834. It is significant that the reformatories, like the prisons, are free from the stigma of pauperism.

With regard to combating the destitution of the aged, the foundation has been laid by Mr. Asquith's bold measure of a system of complete national provision free from any stigma of pauperism, and quite unconnected with the Poor Law.

Hence, the provision made by the Poor Law authorities for the children, the sick, the able bodied, and the aged respectively already forms only a fractional part of the public provision made from the rates and taxes for each of those very classes, and a part that cannot be marked off from the rest by any significant characteristic—not even by the 1834 attribute of "being in a state of destitution."

It is obvious that it is out of the question to reverse the whole current of legislation for the past three-quarters of a century and put all these classes back into the Poor Law. No Minister will dare even to propose to the House of Commons that the child found hungry at school or the unemployed workman shall henceforth be relieved by the Poor Law authority. On the contrary, it is clear that the tendency will go on. The sick will plainly have to be still further separated from the Board of Guardians. The Royal Commission on the Feeble-Minded has authoritatively recommended that all the lunatics and feeble-minded shall cease to be paupers and be wholly handed over to a Committee of the County or County Borough Council. The Minority Commissioners assert that, if we want to stop the present overlapping and duplication and waste, as we cannot abolish all the separate services that have grown up, *we must not only abolish the Board of Guardians but also wind up the whole business of the Poor Law, which has become, in its very essence, obsolete.*

It would, in fact, be of no use going to the trouble of abolishing the Board of Guardians merely in order to set up any new Poor Law body in their place. A Poor Relief Committee of the County

or County Borough Council would be very little better than the Board of Guardians, and would have new drawbacks of its own. What we have to do is to get rid of the very notion of relief, as relief. The relief of the poor is not a category by itself at all for which any separate body is required. If we are to attack the causes of destitution, if we are systematically to prevent sickness, to obviate unemployment, and to stop the neglect of the young, we must put the work in the hands, not of any one authority, but of the several authorities dealing with the different causes. You cannot propose to cope with sickness otherwise than by the local Health authority; to cope with neglected childhood otherwise than through the local Education authority; to cope with unemployment or under-employment otherwise than by an authority dealing with that specific subject. At present these authorities only feebly grapple with their task of prevention, partly because they have only lately begun this part of their work, but principally because they do not yet have forced on their attention, as they would if they had to maintain those who needed to be cured, *the extent to which they fail to prevent*. If the Health Committee knew that it would eventually have to maintain the sick men whom it allowed to sink gradually into phthisis, as it has now practically to maintain persons who contract smallpox, it would look with a different eye upon the Medical Officer of Health's desire to "search out" every case of incipient phthisis while it is yet curable, to press upon the ignorant sufferer the best hygienic advice, and to do what is necessary in order to enable the insidious progress of the disease to be arrested. The break up of the Poor Law implies, in short, the adoption of a systematic crusade against the several preventable causes of destitution.

What the Minority Commissioners have framed is, in short, a New Charter of the Poor; and to get this New Charter carried promptly into law is the work undertaken by the National Committee to Promote the Break Up of the Poor Law that they have formed. Here are the eight points of this New Charter, with a brief explanation of each.

I.

WE WANT TO ABOLISH THE BOARDS OF GUARDIANS; TO SUBSTITUTE FOR PAROCHIAL RELIEF AN ENTIRELY DIFFERENT METHOD OF PROVISION FOR THOSE NEEDING PUBLIC AID; AND TO GET RID OF PAUPERISM, BOTH THE NAME AND THE THING.

This follows from the decisive verdict of all the members of the Royal Commission to the effect that the Poor Law had failed either to prevent destitution or to cure it; that the administration, taken as a whole, was wasteful and demoralising; that the Boards

of Guardians, through no fault of their own, did not and could not provide adequately or wisely either for the children or the sick, for the aged or the able bodied; and that neither the areas nor the methods, neither the aims nor the traditions of Poor Law administration were such as to be suitable in the twentieth century. It must be remembered that the condemnation went beyond mere criticism of administrative machinery. The Royal Commissioners of 1905-9 were unanimous in their conclusion that the "principles of 1834"—notably the principle that the condition of the pauper should be made less eligible than that of the lowest grade of independent labourer, in order that as few as possible should be led to apply for relief—could no longer be adopted by a civilised community. We are no longer contented with relieving the man when he has reached the bottom of the road and has sunk into the morass of destitution.

II.

WE WANT TO STOP THE CITIZEN AT THE VERY TOP OF HIS DOWNWARD ROAD; WE WANT TO SET ON FOOT A SYSTEMATIC CRUSADE AGAINST THE DESTITUTION CAUSED BY UNEMPLOYMENT, THE DESTITUTION CAUSED BY OLD AGE, THE DESTITUTION CAUSED BY FEEBLE-MINDEDNESS AND LUNACY, THE DESTITUTION CAUSED BY ILL-HEALTH AND DISEASE, AND THE DESTITUTION CAUSED BY NEGLECTED INFANCY AND NEGLECTED CHILDHOOD.

The evidence and investigations of the Poor Law Commission revealed the existence, amid all our wealth, of a terrible morass of destitution, which the Poor Law only very imperfectly relieves and which it does practically nothing to prevent or cure. Into this morass of destitution there sink annually tens of thousands of our fellow-citizens—men thrown out of work and unable to get back into regular employment, persons smitten with phthisis or chronic rheumatism, widows bereft of the family breadwinner, boys and girls growing up without proper nurture or technical training, wastrels refusing to work, men and women of weak will succumbing to drink. No Poor Law authority—no authority, whatever its name, which is restricted to the relief of destitution—can ever arrest these causes of destitution at the only time when prevention is really practicable, namely, at the very beginning of the evil, long before destitution has set in. We want to throw the responsibility of maintaining each class of persons becoming destitute upon those authorities which ought to have prevented the destitution—that is to say, upon the authorities having both the power and the machinery to arrest the several causes of destitution in their early stages.

III.

WE WANT TO EMPOWER AND REQUIRE THE LOCAL EDUCATION AUTHORITY TO SEARCH OUT ALL CHILDREN OF SCHOOL AGE WITHIN ITS DISTRICT WHO ARE DESTITUTE OF PROPER NURTURE, AND TO SECURE TO THEM A FITTING UPBRINGING.

The investigations of the Poor Law Commission, like the inquiries into the physical condition of the children in the elementary schools and those of the Departmental Committee on Physical Degeneration, have proved beyond dispute that a large proportion of our children are growing up underfed, improperly cared for, and suffering from minor ailments which, because they are neglected, often become causes of lifelong impoverishment and disease. Neglected childhood is thus the cause, not only of a vast amount of eventual destitution and personal suffering, but also of serious damage to our national prosperity. Parliament has already made the local Education authority responsible for school feeding where necessary, for universal medical inspection, and to a certain extent for medical treatment.

Dr. Kerr, of the London County Council Medical Service, says:—

> The least costly and most practical solution appears to be that any public provision for protecting and aiding growth and development of children during the years of school life—three to sixteen years of age—should be entirely committed to the Education authority. This would allow such matters as the feeding, teaching, cleansing, medical treatment, or social protection of school children, *when these duties become a public care*, to be administered by the one authority, and by bringing all the various problems into a correct relationship and perspective would also effect considerable financial economy.

IV.

WE WANT TO EMPOWER AND REQUIRE THE LOCAL HEALTH AUTHORITY TO SEARCH OUT ALL SICK PERSONS WITHIN ITS DISTRICT WHO ARE DESTITUTE OF MEDICAL ATTENDANCE, AND TO APPLY APPROPRIATE TREATMENT EITHER IN THEIR HOMES OR IN SUITABLE INSTITUTIONS.

This is already the policy of the Public Health Acts, which are as yet only applied (and that imperfectly) to some of the diseases deemed most dangerous to the community. By this policy we have practically exterminated typhus and cholera, reduced smallpox to a vanishing point, and greatly diminished enteric fever. The same policy should now be applied to all cases of disease which are not being treated or attended to. Every such case is a loss to the community, and a potential cause of

future destitution. We know now that a large proportion of the diseases from which we suffer can be obviated or arrested if only the appropriate treatment and the appropriate *regimen* are applied *at the very beginning of the complaint.* At present, as the Minority Report aptly says,

> The young artisan, with the seeds of tuberculosis in him, goes on for lack of medical inspection and advice in habits of life which presently bring him, too late to be cured—after, perhaps, he has infected a whole family—to the sick ward of the workhouse.

In all diseases prevention is both more effective and less costly than cure. To the local Health authority must fall also whatever public provision is made for maternity, the supervision of infants under school age, and the care of the infirm, the physically defective, and the aged needing institutional accommodation instead of pensions.

V.

WE WANT TO EMPOWER AND REQUIRE THE LUNACY AUTHORITY TO SEARCH OUT ALL FEEBLE-MINDED OF MENTALLY DEFECTIVE PERSONS DESTITUTE OF PROPER CARE AND CONTROL WITHIN ITS DISTRICT, AND TO MAKE APPROPRIATE PROVISION FOR THEM.

As to the mentally defective of all kinds, there is practically universal agreement. The Poor Law Commission unanimously concurred with the Royal Commission on the Care and Control of the Feeble-Minded that it is "the mental condition of these persons, and neither their poverty nor their crime," that is "the real ground of their claim for help from the State. . . . There should be one authority in the County or County Borough," entirely unconnected with any Poor Law, which should be responsible for securing appropriate treatment for all sections of those certified as mentally defective. It would be no bad thing if (to ease the burden of Local Government on the County and Borough Councils) all these asylums were taken over and administered by the National Government.

VI.

WE WANT TO EMPOWER AND REQUIRE THE LOCAL PENSION AUTHORITY TO SEARCH OUT ALL PERSONS WHO ARE DESTITUTE FROM OLD AGE IN ITS DISTRICT, AND TO PROVIDE OLD AGE PENSIONS FOR SUCH OF THEM AS ARE ABLE AND WILLING TO LIVE DECENTLY THEREON.

This is the policy with regard to the aged which the Local Government Board (through Mr. Chaplin's Circular of 1896)

has for the last fourteen years officially promulgated to Boards of Guardians, though the Poor Law Commission found that hardly any of these bodies have granted these allowances to the aged poor either sufficiently freely or of adequate amount. Such Local Old Age Pensions should, in order to prevent overlapping, clearly be administered by the same authority as that which dispenses, to persons over seventy, the National Old Age Pensions. "Such a pension," says the Minority Report, "should be given and continued, not as of right, but only to such persons, settled in the locality, as the Pension Committee find could and would live decently by its aid."

VII.

WE WANT TO EMPOWER AND REQUIRE A NEW NATIONAL AUTHORITY TO SEARCH OUT ALL ABLE-BODIED PERSONS DESTITUTE OF EMPLOYMENT; TO TAKE THE NECESSARY STEPS BOTH TO DIMINISH, AS FAR AS PRACTICABLE, THE SOCIAL DISEASE OF UNEMPLOYMENT, AND TO SUPPLY PROPER MAINTENANCE AND TRAINING FOR THOSE WHO ARE UNEMPLOYED AND UNPROVIDED FOR.

To this, perhaps, the gravest cause of eventual destitution and demoralisation, the Minority Report devotes a whole volume, and the complexity of the subject prevents any intelligent summary in a few lines. The problem, whether we approach it from the side of the unemployed or from that of vagrancy, clearly transcends the powers of any local authority. There must be a Department of the National Government not only to organise a system of Labour Exchanges but also to make use of the information thus obtained; to promote and assist Trade Union Insurance; to regularise the national demand for labour and suppress both excessive hours of work and the illegitimate use of boy and girl labour; to "decasualise" the casual labourer and regularise the employment of those engaged in seasonal trades by "dovetailing" different jobs and occupations; to open up new sources of livelihood by afforestation, small holdings, and land development generally; to provide appropriate training with maintenance for those for whom the Labour Exchange cannot find situations; and to commit to reformatory Detention Colonies the "won't works" and the wastrels.

This completes the whole circle of possible paupers. There *are* no paupers who are not either children or sick, or mentally

defective, or aged and infirm, or able-bodied unemployed. We can, therefore, safely dispense with any general relief authority.

VIII.

WE WANT TO EMPOWER AND REQUIRE ALL THESE SPECIALISED AND PREVENTIVE AUTHORITIES TO ENFORCE, BY COUNSEL AND ADVICE, BY THE SUSTAINED PRESSURE OF PUBLIC OPINION, AND WHERE NEEDED BY PROCESS OF LAW, THE OBLIGATION OF ALL ABLE-BODIED PERSONS TO MAINTAIN THEMSELVES AND THEIR FAMILIES IN DUE HEALTH AND EFFICIENCY.

Does not the foregoing mean a great increase in maintenance at the public expense and a diminution of personal responsibility? In no wise. At present, amid the chaos of authorities and powers, and with the impossibility of demonstrating to the magistrates that a man could provide for his family if he would, it is practically impossible to enforce even parental responsibility. For instance, the fathers of the hundred thousand children now fed at school each winter are not, as a matter of fact, compelled to fulfil their responsibilities as parents. Everywhere we see infants and children neglected with impunity (at least up to the point of actual cruelty) by careless or drunken parents. The Poor Law authorities at present neither see that the wives and children are properly provided for, nor prosecute the men for failing to do their duty. Once, however, it was known that a man could, by applying to the Labour Exchange, either find employment or ensure the proper maintenance of his family and (under training) also of himself, it would rest only with the local Education authorities, acting through their Children's Care Committees and health visitors, their sanitary inspectors and teachers, to stop at once by friendly counsel, by grave warning, and, where necessary, by criminal prosecution, every case in which a man was even beginning to fail in fulfilling his personal obligations. Nor need the services always be gratuitous. Where Parliament decided that a charge should be made (as now for maintenance in asylums, industrial schools, &c.) this should be assessed on the individual responsible, after careful inquiry as to his ability to contribute without encroaching on the subsistence of his household; and the contribution so fixed should be enforced with no less exactitude and with no more stigma of pauperism than the collection of the income tax. No one would desire to weaken in any way the sense of personal responsibility. But personal obligations can only be universally enforced without

cruelty and without hardship when the community sees to it that every man and woman is provided with an opportunity of fulfilling them.*

There are some critics of the policy of breaking up the Poor Law, usually those who have not troubled to read the Minority Report itself, who complain that it ignores the "moral factor" of the problem of pauperism. But to those who advocate this policy "the moral factor"—the question of the result on personal character—is the very essence of the problem. To them it seems that it is impossible even to begin to deal successfully with personal character until we dismiss the whole idea of *relieving* destitution and go boldly for a definite policy of *preventing* each separate cause of destitution. Take, for instance, the destitution brought about by drink. Under the Poor Law—*under any Poor Law*—the drunkard cannot be touched until he is in a state of destitution. A man may be neglecting his children, leaving his wife without medical attendance, or maltreating a feeble-minded child, and yet no Poor Law authority can do anything to prevent the destitution which will presently ensue. It is only when the man collapses from *delirium tremens* that he is taken into the workhouse, put into a clean bed with two attendants to look after him, dosed with the costly and agreeable morphia, and then, when he has recovered from his debauch and can return to his work, let out to begin his evil courses again. Those who put forward the policy of breaking up the Poor Law maintain that under their system of making the Education authority, the Public Health authority, and the Asylums authority responsible for searching out the incipient destitution of the neglected child, the sick wife, and the maltreated feeble-minded child, the drinking head of the family would have been brought to book long before he found himself in the comfortable quarters of the workhouse. Indeed, it seems apparent that, once the Public Health authority is responsible for searching out diseases, one of the first diseases which would call for systematic prevention and cure, because demonstrably one of the most costly to the public, will be

* The Poor Law Guardian, or other practical administrator, who wants to know how this or that difficulty can be overcome, or how this or that detail will be provided for, must be referred to the Minority Report itself, where he will find the whole scheme elaborately worked out, upon the highest expert advice, into minute detail. In particular, the way in which the family "as a whole" would be dealt with and the contrivance to prevent the present frequent overlapping by which different authorities are simultaneously helping the same family (the Common Register and the Registrar of Public Assistance) will be found fully set forth in the Minority Report, and in the various publications of the National Committee to Promote the Break Up of the Poor Law, 5 and 6, Clement's Inn, London.

alcoholism. Take again the destitution brought about by unemployment. So long as this is relieved by a destitution authority there is no chance of enforcing the responsibility of every able-bodied person to maintain himself and his family. We may, of course, "deter" men from getting relief out of the rates, but this will not deter them from being parasitic on other people. If, however, we had an employment authority responsible, by means of its network of Labour Exchanges, for either finding a man a job or placing him in training, we could strictly enforce on every man and woman who were, as a matter of fact, failing to maintain themselves and their dependents, the obligation to make use of this organ of the State. When the visitor from the Children's Care Committee discovered an underfed child, or the health visitor discovered a woman about to be confined without proper nursing and medical attendance, it would be no excuse for the man, when asked why he did not provide for his dependents, to say that he was out of work. It would be unnecessary to inquire why he was out of work, whether his unemployment was due to his own inefficiency or to the bankruptcy of his late employer. He would simply be required to be at the Labour Exchange, where he would either be provided with a job or found means of improving his working capacity, with proper provision for his household, while he was waiting for a job. If he was actually convicted of grave "moral defect," which could not be otherwise cured, he would have to submit himself, in a Detention Colony, to treatment which would be at once curative and deterrent in the old Poor Law sense. It is, in fact, exactly because it is found impossible to grapple with the "moral factor" by merely relieving destitution that Guilds of Help are superseding Charity Organisation Committees, and public opinion is turning away from the whole conception of a Poor Law.

Can this inspiring programme of preventing destitution, instead of merely relieving it, be carried into practice? Those who take this view may be unduly hopeful, but, after the most careful consideration, and a great deal of consultation with practical administrators on all the different sides of the problem, they make bold to say that it can be done. They have satisfied themselves that, even with our present imperfect human nature, this nation can, if it chooses, now drain the morass of destitution which is a shame to us all. Though poverty may be inevitable, *it is now certainly possible to abolish destitution* as a social disease, in the same sense, and on much the same lines, as we have found it possible to abolish plague and typhus, negro slavery, and the labour of little children in cotton mills. What is needed, to put

it shortly, is to institute a systematic and sustained crusade against the several causes of destitution. This means offering the most strenuous resistance to any proposal, whether by a Liberal or Conservative Government, to set up a new Poor Law—and, as an alternative, the setting going of the forces, in every district, of the local Education authority and the local Health authority, in a way that they have never yet been set going; and the bringing to their aid of the all-important reinforcement of a national authority dealing with unemployment. To get this programme carried into law, and, therefore, to oppose the establishment of any new Poor Law or general "Public Assistance" authority under any name whatsoever, is the mission of the National Committee to Promote the Break Up of the Poor Law.

Pensions and the Poor Law.

BY W. M. J. WILLIAMS.

THE passing of the Old Age Pensions Act [8 Ed. VII., c. 40] is recognised throughout the kingdom as a leading event of our time. It is so both from the difficulty experienced in securing it and also from the nature of the measure, leading, as it is believed, to modifications of our social life which will be of an importance greater, probably, than most of us foresee, but yet anticipate. Some of the nearer consequences of such a measure are more or less clear to us now, and will be touched upon in this paper; but in order to refresh the memory of any reader I deem it necessary to refer to the leading provisions of the Act, especially to those safeguards and restrictions which it includes, which also are apt to be forgotten by those who study and consider the measure, by those who do so under some disadvantages. It will be found that, whether the study of the question be done amid all conveniences and aids or not, the first impression will be the last also; for to provide a pension to aged people in humble circumstances will appear as a fruit of civilised life, of an ordered and regulated community, of a spirit which does honour to our kind, and adds another proof that the days of progress have not come to a close, but promise rather to be more bright and more glorious in the future. In a word, the passing of the Old Age Pensions Act is seen to be a leading event in our national history.

The Act was passed in August, 1908, and came into operation in January, 1909. That a step calculated to modify our social life by introducing a system of pensioning certain poor people had been taken was evident at once, if only by the high point which interest in the matter reached everywhere among the people.

The Act applies to the United Kingdom (Great Britain and Ireland).

The *leading features* of the Act may be summed up as follows: Every person *fulfilling the conditions* laid down has a right to a pension on the following scale:—

Means of the Pensioner.	Pension per Week.
When the means of the pensioner as calculated under this Act—	s. d.
Do not exceed £21 per annum (8s. 1d. per week)	5 0
Exceed £21, but not £23. 12s. 6d. (9s. 1d. per week)	4 0
,, £23. 12s. 6d., but not £26. 5s. (10s. 1d. per week)	3 0
,, £26. 5s., but not £28. 17s. 6d. (11s. 1d. per week)	2 0
,, £28. 17s. 6d., but not £31. 10s. (12s. 1d. per week)	1 0
Means above £31. 10s. a year	No pension.

The money to pay these pensions is to be provided by Parliament from the general taxation of the kingdom. An important and distinguishing mark of this right to a pension is that the receipt of such an old age pension shall not deprive the pensioner of any franchise, right, or privilege, or subject the pensioner to any disability as a citizen. This, of course, serves to distinguish the pensioner from the pauper, and in the course of time will be regarded as important, substantial, and valuable; though it is worth remembering that aid under the old Poor Law had but gradually become a source of disability and a badge of subjection. The right to a maintenance was always there; but with pensions under the Act of 1908 it is specifically laid down that the pensioner shall in all respects retain his attributes and rights as a citizen.

The *statutory conditions* upon which the pensions are granted are that the age (1) must not be less than seventy; that the recipient has for twenty years previously, right up to the award of the pension, been a British subject, (2) and resident in the United Kingdom; that (3) the pension authorities shall be satisfied that the applicant's means do not exceed £31. 10s. a year, or about 12s. 1d. a week.

The *disqualifications* limit the right conceded in a very important way. Even though the "statutory conditions" are fulfilled, *receipt of relief from the Poor Law* will disqualify (with certain exceptions) *until the 31st December, 1910*, if the applicant has received such relief since the 1st January, 1908. But the

following *exceptions from this provision are important.* Medical or surgical relief (including food or comforts) supplied at the instance of a medical officer (1); or relief given to any person through a dependent being in a hospital or asylum, or by payment of a dependent's funeral expenses (2); and relief which the law declares expressly not to be a disqualification for registration as an elector, or a reason for depriving any citizen of a right or privilege (3). These three kinds of relief in relation to the Poor Law do not disqualify for an old age pension.

There is a second disqualification of a very serious character which concerns the *reputation of the applicant for self-help* in previous years. To have "habitually failed to work according to his ability, opportunity, and need" is a disqualification. As evidence of character for this purpose, it is declared that any person who for ten years up to attaining the age of sixty shall have contributed to friendly societies, trade unions, or such societies, and so made fitting provision for old age and so forth, shall be recognised as eligible for a pension under the Act; and, further, that such a provision made by a husband *in the case of a married couple living together* shall qualify the wife for a pension as well as the husband (other conditions being fulfilled, of course).

Another disqualification is any detention as a *pauper or criminal lunatic* within the meaning of the Lunacy Act of 1890. Further, *conviction for an offence*, before or after the passing of the Act, and *imprisonment* without the option of a fine, or any greater punishment, will disqualify either to receive or to hold a pension, and even for ten years after release from prison. This *disqualification* may be extended to *inebriates under the Act of 1898*, should the court so order, for a period not exceeding ten years, in the case of persons of sixty years of age or upwards convicted before any court.

How the *means of an applicant for a pension* should be calculated. In a general case account should be taken of:—

(*a*) The income expected during the coming year judged by last year's.

(*b*) The yearly value of an advantage enjoyed from own property personally.

(*c*) The yearly value of any property not used or invested profitably.

(*d*) The yearly value of any benefit or privilege enjoyed by the applicant.

In the case of a *married couple*, means of one person shall not be less than one-half the total means of the couple. To deprive oneself of any income in order to qualify for a pension or a higher pension will be futile, as the amount thus foregone shall be added to the total of an applicant's means.

It is now well known that a *pension is payable* weekly in advance in ordinary cases *at the Post Office;* and the Treasury may order payment at any other place in special cases. It is also provided that the payment shall become due on the first Friday after it has been granted. A very important provision accompanies this grant and payment, to the effect that no pension may be assigned for debt or bankruptcy under any agreement whatever.

The *claims are made* by forms to be obtained at the *Post Office*, where also information may be got respecting the subject. These claims are to be sent to the pension officer or to the Pension Committee for the district, where they are first examined by the officer, and then considered by the Committee; but the pension officer may appeal against the decision of that Committee, or a disappointed applicant may appeal, to the central authority, *i.e.*, to the Local Government Board. The *local Pension Committee is formed* by the Borough or Urban District Council of 20,000 inhabitants, or by the County Council; but the members of the Committee need not be members of the Council; and these Committees are invested with full powers to transact the business in hand. The pension officer is appointed by the Treasury, and is, in fact, an officer of the Inland Revenue Department assigned to this work.

Penalties are awarded under the Act against any person obtaining or assisting any person to obtain a pension fraudulently. This applies to any person "continuing a pension under this Act." On summary conviction imprisonment for a term not exceeding six months, with hard labour, may be awarded. Further, a person, or the representatives of a person, who has drawn a pension in circumstances which do not comply with the Act may be called upon to repay the money by the Treasury, which is empowered to recover the money as a debt due to the Crown.

Under the Act thus summarised the Treasury was also empowered and required to issue *regulations for carrying the Act into effect.* Those regulations were issued in October, 1908 (P.P., 1908.—304, price 2d.), and should be in the hands of those who would follow the working of the Pensions Act in any

locality. These regulations are somewhat minute, and in part deal with matters appertaining to the initiation of the pension scheme and its application, but here are used only so far as they illumine the object and subject of this paper.

It will be seen that, while the Act awards an old age pension to all above seventy years of age, there is coupled with this leading idea a number of disqualifications. The relation of any such disability or disqualification to the Poor Law will be apparent to all who remember that persons of any age who cannot get pensions, and still require assistance, have no public recourse save the Poor Law. The definitions and instructions given in these Treasury regulations are, therefore, of much practical importance. So much depends, for instance, upon the *inquiries of the "pension officer"* that it is well to note the following as the *ordinary means of determining the age* of a claimant, which are suggested to him:—

1. Certificate of birth.
2. Certificate of baptism.
3. Certificate of service in any forces of the Crown.
4. Certificate of membership of any friendly society, provident society, or trade union.
5. Certificate of marriage. And "any other evidence."

Where the *question of the means* of the claimant is raised it is of importance to observe that the Act requires that not only a cash income but the value of "advantages" and "privileges" should be taken into account. Not only is there the question of pension, but the amount of the pension is involved. Claims made originally, questions raised respecting the decision, a repeated claim, and such points, have to be investigated by the pension officer and reported upon to the Pension Committee; but where the decision is adverse, and the *claimant desires to appeal* to the Local Government Board, that must be done within *seven days* after receiving notice of the failure of the claim, and the claimant should give notice of the appeal to the Committee.

The point respecting *residence and citizenship will be* investigated closely. Not only must a claimant prove British citizenship, but show a *residence* of twenty years in the United Kingdom uninterruptedly before the receipt of any sum as a pension. Allowance will be made to the sailor, the soldier, and to others where the absences from the country do not exceed

eight years. A *pensioner*, however, should note that he should not be "temporarily absent" from the country for more than three months at one time.

A claimant will be regarded as having made "proper provision" up to the age of sixty, and so *escape disqualification* as an *idler or wastrel*, if for ten years before that age he has secured from any society or union the right to 7s. 6d. a week for 26 weeks (or 15s. a week for 13 weeks), and not less than 2s. a week for the term of his sickness; or 5s. a week during loss of employment; or 3s. a week for life on permanent incapacity, or on reaching an age not exceeding seventy years; or to 5s. a week between sixty-five and seventy years; or 2s. a week between sixty and seventy years; or to a capital sum on reaching some age below seventy years; or if in possession of £50 on reaching sixty years and upwards. These regulations emphasise the fact that pensions are awarded to persons of *good character*; and means are *one* of the proofs of that.

It is not surprising that some difficult questions have arisen respecting the administration of the Act, even during the short time it has been in force. Upon the whole the numbers admitted as pensioners have been larger than the estimate made beforehand; and perhaps this was not surprising. The question of means has raised some unexpected cases of claims, but that has arisen in part because people have always associated public assistance with destitution, and confounded pensions with the Poor Law. One of the chief motives of such a measure as the Old Age Pensions Act is, of course, to afford assistance in such a way as to prevent an appeal to the Poor Law, and to anticipate and prevent the destitution which has been the pre-requisite of assistance hitherto. Yet it is of more than passing interest to find of what the modest pensions under the Act admit with respect to the means of the claimants. The means expressing the limit beyond which no pension may be granted are set forth in terms of income, and not of capital. Hence it has been found that persons possessed of sums of capital or property of a certain annual value have been awarded a pension because they came within the terms of such a table as that on page 170. The limit of income beyond which no pension is allowed to an otherwise qualified applicant is anything above £31. 10s. a year, or about 12s. 1d. a week. But, as was said in the summary of the Act, the calculation of means for pension purposes includes (clause 4, *c*)—

> the yearly income which might be expected to be derived from any property belonging to that person which, though capable of investment or profitable use, is not so invested or profitably used by him.

Respecting this provision a circular issued by the Local Government Board in December, 1908, to Pension Committees says:—

> For the purpose of calculating the yearly income of property belonging to a claimant for an old age pension, the yearly value of money invested or deposited at a Post Office Savings Bank or some other bank at interest should be taken at the actual amount of income derived from the investment, or accruing on the deposit. Money thus invested or deposited must be regarded as money invested or profitably used within the meaning of the enactment. The Board do not think that the Act contemplates such money being treated on an annuity basis, *i.e.*, by calculating what amount of life annuity could be purchased by the claimant with the proceeds of the investment if realised, or with the deposit if called in.

It is added that "voluntary allowances in money and the value of free board or lodging or other benefits regularly given to a claimant must be taken into consideration in calculating the yearly means of the claimant."

Even so, and with a desire to be as generous as possible, it is certain that the interpretation of the actual income as means has revealed some surprisingly large sums of property which do not disqualify for a pension. In some cases claimants have been found to possess a capital of some hundreds of pounds. A case in which the capital held amounted to £800 was reported, and it is clear that were such a sum in the Post Office Savings Bank the owner might be eligible for a pension of 5s. a week. In Ireland this question of means has, admittedly, been one of the difficulties of administering the Act; and this was the case particularly in estimating the income of claimants who occupied small farms, in which case difficulty arose about the amounts to be deducted from the gross to ascertain the net income. For our present purpose it is sufficient to realise that cases of such capital-holding claimants do arise under this Pensions Act. The fact has impressed the authorities, for it has been announced that in the amending Act, which has been promised already, this question of the manner of ascertaining the income of claimants will be reviewed, and that probably with a view to definition and a further limitation of the income allowed to a successful claimant.

Closely connected with the question of income generally is the special case of the *means of a married couple*. The instructions to local Committees on this point were as follows:—

> The means of a person who is one of a married couple living together in the same house must be calculated in precisely the same way as the means of a person who is not married, viz., at the amount received or enjoyed by him or her individually, with this exception, that the means of such a person cannot be taken as being less than half the joint means of the couple.

Thus, if the means of the husband are £30 a year and the wife's £20 a year, the husband's means are to be taken at £30 a year, and the wife's at £25 a year (half the total means of the couple). In such a case the husband would be entitled to a pension of one shilling a week, and the wife to a pension of three shillings a week.

The chief disqualification for an old age pension is that on account of *having accepted relief* under the Poor Law since the 1st of January, 1908. Not only is this, directly, a portion of the subject to be dealt with in this paper, as other disqualifications noticed already are indirectly, but this is a disqualification which, confessedly, modifies the scope of the Pensions Act substantially. It is of prime importance to understand the terms of the Act, therefore, and all the more so that even yet there appears to be some misapprehension on this matter.

First of all, the general disqualification by acceptance of Poor Law relief is specifically limited to the 31st of December, 1910, "unless Parliament otherwise determines;" and we know that it is proposed to amend the Act shortly. In addition the Act excepts from this disqualification any *medical relief* which may be given to the claimant of a pension. As to *medical relief*, the Local Government Board in August, 1908, issued a circular in which it is stated that "*the classes of relief which are excepted*, and which will not be considered as poor relief for the purposes of old age pensions, are:—

(*a*) Any medical or surgical assistance (including food or comforts) supplied by or on the recommendation of a medical officer.

(*b*) Any relief given to any person by means of the maintenance of any dependent of that person in any lunatic asylum, infirmary, or hospital, or the payment of any expenses of a dependent.

(*c*) Any relief (other than medical or surgical assistance, or relief hereinbefore specifically exempted) which by law is expressly declared not to be a disqualification for registration as a Parliamentary elector or a reason for depriving any person of any franchise, right, or privilege.

This explanation was found too general in its terms, and in December, 1908, a further circular was issued in which more detailed instructions are given. Poor Law relief given—

1 For or on account of a wife, or any child who is under the age of sixteen, and is not blind or deaf or dumb; or

2. For or on account of any child under sixteen of any widow; or

3. For or on account of any illegitimate child under sixteen is, under the Poor Law Amendment Act, 1834, *considered as given* to (1) the husband or father; or (2) the widow; or (3) the unmarried mother,

as the case may be. That the person, wife or child, on whose account relief was granted is living outside the family makes no difference. So in the *case of a married couple*, whether living together or apart, the grant of relief to husband and wife for their joint support, or to the husband on account of the wife, or directly to the wife on her own account, disqualifies for a pension not only the wife, but the husband also. But the grant of relief to a husband solely for his own support does not disqualify the wife if she is otherwise eligible for a pension.

The disqualification from accepting relief was felt by persons desiring a pension and by their friends very grievously, and repayment of any relief was offered, and made in some cases. The circular of December, 1908, however, declares that "*the repayment by relatives or others*, whether wholly or partially, of the amount or cost of any such poor relief that has been received by a claimant for an old age pension does not remove the disqualification incurred by the actual receipt of the relief. This being the case, it seems to the Board that, even if the whole of the relief is recouped to the Guardians by periodical repayments from relatives or other persons, the disqualification will not be removed, nor will the matter be affected by the question whether the recoupment is made voluntarily, or under an order of Justices, or under threat of such an order." It is also added that when rates are excused on the ground of poverty that does *not* become a disqualification for receiving an old age pension.

This matter is at once so puzzling and so important that it is worth observing that the *Scottish Local Government Board*, in the instructions on *repayment of poor relief*, adds to the general disqualification incurred the following note:—

> If, however, arrangements have been made *beforehand* by recipients of Poor Law relief, or by relatives or others on their behalf, to repay advances, the Board holds that disqualification is not thereby incurred, in respect that under such circumstances the Parish Council is not acting as a relieving authority, but merely as an agent for administering the funds.

No apology is needed for adding a quotation from Mr. Asquith's speech in the House of Commons on the 16th February, 1909, on so vital a point as this. Mr. Asquith said:—

> The right honourable gentleman (Mr. A. J. Balfour) made a curious error with regard to the relation between the Old Age Pensions Act as it stands and the Poor Law. In order to preserve complete liberty of action for the future we, very unwillingly, from another point of view, introduced a disqualification arising from the receipt of Poor Law relief. The right honourable

gentleman is quite mistaken in his estimate of the extent and character of that disqualification. He seems to think a poor man or poor woman who is relieved by the parish doctor, or even goes into the infirmary, is necessarily disqualified from the receipt of an old age pension. That is not the case. I will tell the House exactly how the matter stands, on the authority of the Local Government Board. It is only chronic cases—the people who are workhouse paupers—who are disqualified. Ordinary ailments or accidents, a broken leg or an attack of typhoid fever, to take two common typical cases, if treated in the infirmary do not disqualify, nor does outdoor medical relief of any kind. The House will see we have been most careful to limit the area of disqualification to those who, in the full sense of the word, in the present state of the law belong to the pauper classes.

These explanations, and the Prime Minister's statement, do, no doubt, tend to remove some misapprehensions about the limit of disqualification on account of Poor Law relief; but it is also clear, from the constant applications for information in Parliament on this subject, as well as from local sources of information, that a feeling of irritation exists in many districts on account of the way in which relief bars out numbers of otherwise eligible claimants of pensions. That irritation is one of the best tributes to the character of these pensions, and witnesses to a healthy appreciation of them. The receipt of a pension is made by law without any loss of credit and place on the part of the pensioner among his fellow-citizens. There are solid monetary reasons why a complete severance from the Poor Law is involved in becoming a pensioner, for the amount of pension, though it is but 5s. a week per person at the most, is a larger sum than the Poor Law authorities grant on the average; but that, combined with the political, social, and personal freedom in which a pension may be enjoyed, invests a pension with a character most attractive to aged citizens. That attractiveness, however, is an effective cause of the irritation referred to. It is apparent at a glance that but for the institution of Pensions some who now enjoy them would have been driven to apply to the Poor Law authorities. Neighbours, as a consequence, are sharply and unequally divided into pensioners and paupers, and that in some cases only by the necessities which involved only weeks, or even a few days. People who have wrought side by side for years—the one has become a pauper receiving 2s. 6d. or 3s. a week, but with a loss of a citizen's right, and deeply crushed feelings; the other is a pensioner having 5s. a week, and free to exercise his wonted part among the citizens, his prospect brighter by far than he dared to hope but a few years ago. The irritation cannot be removed—it is inevitable; for the pauper, perforce, cannot realise a difference from his neighbour which may be non-existent, and he is denied the right to transfer himself from the pauper to the pensioner class. Even though the Act does not impose this disqualification

beyond the year 1910, this dissatisfaction was from the first foreseen; and the event has proved as impressive as the most prescient anticipated. It is, therefore, of much importance to be reminded by Mr. Lloyd-George (joint author of the Act with Mr. Asquith), in his Budget speech, that, failing other arrangements, this disqualification on account of relief comes to an end automatically on the 1st of January, 1911, when about 200,000 to 300,000 old people will become eligible for pensions who are now on the pauper list.

In speaking of the more fortunate position of a pensioner (with, possibly, 10s. a week for his wife and himself) as compared with a pauper (with 2s. 6d. a week, perhaps), Mr. Lloyd-George said:—"That cannot possibly stand. It was condemned by all, and could only be defended by the Government on the ground of stern financial necessity." The extension of the area of pensions among our population is, therefore, contemplated definitely, and we are thereby brought into contact almost with the state of affairs which will exist when pensions and the Poor Law are among the permanent institutions of our kingdom. So far as the present Chancellor of the Exchequer goes there is another limit visible. He expressed an opinion that a financial difficulty existed in the way of reducing the age at which old age pensions might be granted, and he appears to be preparing for the alleviation of social conditions by other means. It was seen also that he estimated that between 200,000 and 300,000 might become transferable from the pauper to the pension list. If we assume that the 300,000 will be so transferred, that would leave some 700,000, or thereabouts, on the pauper list of the United Kingdom. The two classes of assisted citizens will exist side by side, for the pensions will be awarded to old people of seventy years of age only, and only to those of that age who bear a good character. How far the institution of pensions will prove a moral tonic so as to cause some to aspire to the order of pensioners who might not be so minded has to be seen. It is to be hoped that such a result will follow, and it is probable that it will, for regard for the pension will keep the State pensioner "up to the mark;" but it should be recognised practically that with seventy years of age as the basis of pensions a large number of people will be left chargeable to the Poor Law even when the disqualification for relief has been removed. Provision will be required for the sick, the maimed, and the halt, and for the poor both below and above the seventy years' limit. The cost of the transfer of so many people from the pauper class to the status of pensioners will be considered in a wider review of this relation which will follow.

From the initiation of pension administration in October, 1908, to the 30th June, 1909, some 29,000 claims had been rejected on account of relief from the Poor Law. To see this matter in a right perspective it is necessary also to know how far the pension scheme on its present basis, including the disqualification from poor's relief, is operative. Some curiosity has been shown, and sometimes in quarters not too friendly to the scheme, to know some particulars of the pensions soon after the scheme was initiated, and discussions in Parliament have afforded opportunities to ascertain the course of affairs. The following statistical statement, given in reply to Mr. Timothy Davies, M.P., shows how the pension scheme extended *at the end of March last*:—

	England.	Wales.	Scotland.	Ireland.	Total.
Pensions payable, March 26th.....	369,037	24,663	70,294	183,500	647,494
Pensioners report'd dead, March 31st	11,846	753	2,000	3,632	18,231
Pensions withdra'n to March 31st....	1,017	51	129	1,279	2,476
Sum payable on March 26th.....	£87,526. 5s.	£5,885. 7s.	£17,115. 2s.	£44,802. 7s.	£155,329. 1s.
Population (estimated) middle of 1908	35,348,780		4,826,587	4,363,351	44,538,718

For purposes of comparison I have appended figures of the population. At the time it was added, officially, that *in the week* beginning the 26th of March the figures corresponding to the above, which were on that *day* only, were—

	England and Wales.	Scotland.	Ireland.	Total.
Sum payable	£94,904	£18,255	£46,344	£159,503
Number Paid	401,318	75,208	190,490	667,016

It will be both convenient and instructive to add some account of the provision made by Parliament to meet the claims thus admitted. In the Budget for 1908 Mr. Asquith set aside £1,200,000 to meet such claims as would become due for payment in the first quarter of 1909. That quarter, however, required an additional £910,000 ultimately, and it was intimated that £133,000 of the £2,100,000 thus taken were required to meet expenses of administration and of initiation. More than half of

those expenses would not be incurred when the scheme was founded completely—so it was thought. The estimates for the financial year 1909-10 (to end in March) propose to appropriate £8,750,000 for the old age pensions, of which some £50,000 are for the expenses of the Pension Committees. (Some £275,040 more, however, are deemed to be incurred by other departments of the Government on account of the old age pension service.) It was also elicited that the estimate of £8,700,000 would be sufficient to meet about 697,000 claims. These facts of administration are worth close observation and some reflection.

In this place it will be better that any close scrutiny of the proportion of the pension money going to Ireland should be avoided; it is a question which has not been cleared up satisfactorily at the time of writing. To fail to notice the disproportion of Irish claims in the above tables of pensioners is impossible. On the pension list for Ireland appear nearly half as many people as there are for England; in other words, if the pensioners for England and Wales were in the same proportion as those for Ireland, instead of being 401,318 at the end of March last they would have been about 1,630,000, or over four times as many as at present. The contrast with Scotland is also equally striking. Scotland has a population half a million larger than that of Ireland, yet Ireland had in March five persons on the pension list for every two in Scotland. If the figures for March are placed in terms of pensioners to population we find that England and Wales had 1·13; Scotland, 1·55; and Ireland, 4·35 per cent. Scotland had slightly above the average, while Ireland had nearly three times the average number of pensioners to the population. The figures representing deaths among pensioners, and also those representing pensions withdrawn, are of so slight a ch racter as to be little more than interesting. Figures representing the sums paid in pensions, however, are much to the point, and confirm the impression got from the numbers. Of the £8,750,000 also which is estimated to be the cost of pensions during the current year, 1909-10, no less than £2,500,000, it is thought, will go to Ireland. The population of Ireland is about 9·6 of that of the United Kingdom; the old age pension grants will be about 28·5 per cent of the total.

Fairness requires that this remarkable state of things should be stated with caution. It is said that poverty in Ireland is widespread; but it has also been suggested, and even asserted in Parliament, that the administration has been lax. The two factors which govern the matter are the number of people of seventy years of age and upwards and the computation of means. On both these crucial points, and particularly on the methods

of ascertaining the means of small landholders for this purpose, much difficulty has been experienced in Ireland. The subject will require and get further attention, and already the Treasury has instituted an inquiry in Ireland into the whole matter. As things stand, they seem to point to (1) the large proportion of very slender means in Ireland; and, perhaps, to (2) a readiness on the part of Poor Law authorities to encourage resort to old age pensions.

The leading aspects of this question, and aspects of great moment in regard to the relation to the Poor Law, are those suggested by the two facts that some 690,000 persons are provided for in the estimate for the year's old age pensions, and that about £160,000 to £165,000 per week will be paid to qualified pensioners. That is the provision made already; and we saw that at the end of March some £160,000 a week was the sum paid out. It is necessary to remember also that no limit is placed to the number; limits are set up by the conditions and qualifications. These figures also are those representing the pension scheme at an early stage, and many claims were outstanding, while it is the case that other candidates become eligible constantly. Mr. John Burns, M.P. (President of the Local Government Board), in March said that about 66,000 to 70,000 pensioners will be added to the list every year; but that, of course, is subject to the reduction in the number from death and other causes, a reduction to be observed (see table on page 180) already at the end of the first quarter of the pension administration. The probability is that the number of pensioners which will become chargeable on the present basis will be about sixteen in every thousand, or a little over 1½ per cent.

In such a matter, as in many other matters, this precise estimate is apt to obscure by the very definition. Some direct acquaintance with the effect and action of the pension scheme and a sympathetic use of the imagination are necessary to realise how much is meant by the fact that about 670,000 or more persons are in receipt of a pension. It is not without an added interest when we reflect how some £160,000 are distributed in various sums, and in almost every district of the kingdom, every week. The economical aspect of the fact is exceedingly important. Plainly, such a distribution, an expenditure in one aspect, is not of a destructive character; but it may remain to be seen how far the issue will prove to be a saving. Locally, the expenditure will be welcomed, for so much of the added local income will be made to circulate rapidly; and, nationally, it is probable that while the pensions are secured on condition of permanent good character, the issue should be a true and

abiding economy. The human aspect, however, is of greater importance by so much as the object is chief of the means to secure it. Who that knows the narrow circumstances of many people, who knows the people and not merely the "simple annals of the poor," but knows how a service such as this relates to that which unites us all in the human kind, touches the very well-spring of life, makes of it not a dirge and wail, but a carol of hope even when seventy years are past and leaves are falling fast in the October rains.

Again, it must not be forgotten here that the service which pensions thus render will increasingly prove an alternative, and a heartily-prized one, to an application for help from the Poor Law. At this point the reference is to the present effect of the pension scheme. It was antecedently probable that when pensions were granted they would modify the position and effect of our Poor Law work in a substantial degree; but already we have information to the effect that since the institution of pensions became an accomplished fact efforts, of a heroic character in some cases, have been made by poor people to avoid applying to Poor Law authorities, and to await the award of a pension. The full tale of such cases will never be told, for the suffering and economising which is involved is hidden from the common view as much as possible. Cases of almost tragic character, and it is asserted that cases of starvation, have been discovered already, in which the aspirant to a pension sought to avoid depending on the Poor Law. Those who have worked among people of narrow means, those who have had experience of the administration of the Poor Law, all people who have thought of the attitude of the poor toward the public provision to meet indigence which has been exhibited of recent years, know the meaning of this antipathy to the Poor Law and its operation. That antipathy is directed more keenly against indoor than outdoor relief; the "big house" is the dread of old age, and is not on the whole a success of the reformers of the Poor Law of 1834. But, whether indoor or outdoor relief be in question, it is evident that the rush for pensions is neither a choice between the one and the other nor an attempt to get a little more money. The money is most acceptable, without question; but increasingly it will be found, and it is found already, that the free and unfettered conditions on which the pension is enjoyed is a source of real satisfaction. That independent character of the pensioner appreciated keenly already, it follows that from the first the tendency will be felt in a contraction of Poor Law relief, and chiefly, no doubt, it will prove to be displacing outdoor relief. It is too soon

to estimate what this contraction is likely to prove, but there can be no doubt that it will tell perceptibly in many localities, and that soon. This experience will be observed, it is not too bold to say, not only in Ireland, but in Great Britain also, and especially in the agricultural districts. The housing accommodation assisted or improved also, in such districts the work of a relieving officer should become small as the pensions increase in popular appreciation, and eligible people are encouraged to seek them by the local authorities. Nor can it be doubted that this change will affect the number of those who might otherwise be driven—there is no other fitting word —to seek relief in the workhouse, with all its drawbacks. In London, and in other large centres where house rent is so much higher, it may not be so easy to supplant the indoor relief afforded, and afforded in many cases in such a substantial and comfortable way that no pension can outbid it. The glare of the town, and the force of habit, will always tell with many, else the pensioner should be in the country. But here we meet again with the problem of providing house room. The conclusion must be that, whether in town or in country, the issue of pensions must effect a lightening of the Poor Law burden; for everywhere the humaner aspect of the pension will prove attractive, and the material advantages will second that most powerfully.

This inevitable tendency of pensions to supplant Poor Law relief in the future brings the case of those now receiving such relief into the foreground at once. As Mr. Lloyd-George said in his Budget speech, 1909, the forbidding of one citizen to apply for a pension cannot stand by the side of the invitation to do so given to another in similar circumstances. To have made acceptance of Poor Law relief, however small, a disqualification was only a temporary measure, necessitated by the prior calls upon the national revenue. Not only is this acknowledged, but the Act is so drawn that after 1910 (should no amendment be made previously) all those now relieved through the Poor Law will become eligible for pensions, or rather relieved from this disqualification. How many will be added thus to the list of pensioners? No clear account of the number of paupers of seventy years of age and upwards is available, and need it be said that to distinguish them into indoor and outdoor is still more hopeless? In his Budget speech Mr. Lloyd-George spoke of 200,000 to 300,000 old people who on 1st of January, 1911, might become chargeable to the pension fund by the abolition of this disqualification on account of poor relief. Later, in the same speech, he spoke of raising 200,000 old people "from the slough of pauperism to the dignity and the comparative comfort

of State pensioners." Mr. John Burns, M.P., speaking in the House of Commons on the 7th April, 1909, was a little more definite, and "anticipated that if the Poor Law disqualification were removed it would bring under the Pensions Act 217,000 more pensioners than the 600,000 [now many more] who are now on the pension list." He added the interesting item that it was estimated that not more than 7,000 of the 217,000 would be drawn from the indoor paupers. It is not quite clear whether Mr. Burns' figures were for England and Wales only, or for the kingdom, but probably the latter.

To estimate the number of paupers in the kingdom appears to be a very difficult matter; uniform treatment and classification does not exist, nor is it convenient to issue reports at the same dates. The following figures of paupers in the United Kingdom are only approximately correct, and are nearer the minimum summer number than the maximum winter number of paupers. It includes children also.

PAUPERS IN THE UNITED KINGDOM (APPROXIMATELY).

	Indoor.	Outdoor.	Total.
England and Wales (1907).....	252,099	528,637	780,736
Scotland (1908)	29,816	81,389	111,205
Ireland (1908)	44,359	56,822	101,181
	326,274	666,848	993,122

The paupers qualified to become pensioners out of that total of 993,122 are estimated at 217,000 apparently, age being the chief criterion. Only 7,000 out of 77,000 indoor old people are estimated as probable applicants for pensions. The issue on the present basis of pensions, with Poor Law disqualification removed, then assumes a definite character. On the above conclusion, which is a minimum, probably, Mr. Burns estimated nearly £3,000,000 a year additional would be added to the cost of the pension scheme by the transfers from the Poor Law. Should some other disqualifications be removed it was estimated that between £3,500,000 and £4,000,000 would be added to the total cost. That total cost, it will be seen, would then become £12,500,000, or a larger sum, per annum. The number of people on the pension list would become about 920,000, which

would represent about 2 per cent. of the population. Even the warmest advocate of the pension scheme—and there are some very ardent advocates and supporters among us—must recognise that to add £12,500,000 to our national expenditure, permanently, presents some formidable problems to our statesmen. So formidable does this appear that Mr. Lloyd-George recently held out no hope of an extension of the pension scheme by a reduction of the qualifying age or by a larger grant to the pensioner. Another aspect of the matter appears in the fierce debates over the Budget of 1909, involving a decision on the taxes to be imposed, in part to meet the cost of pensions to old people.

The financial and economic aspects of this question appear to be among the matters which will require some close attention. They may be stated in some such way as the following. How will the grant of pensions to old people affect our financial arrangements? and can we anticipate some economic effects of this new service and this fresh application of national wealth? It is to be hoped that those who have promoted the institution of pensions will not fail to give attention to these less popular matters; for it would not be a difficult task to show that without the attention to these financial matters which is now due, and will be given, it is believed, shortly, not only would a wrong be done to the community by an unjust burden of taxation, but that injustice might even cause an anxiety respecting the foundation and stability of the pension system. The pension system, once founded, it is true, is of a character which tends to grow strong and firm; it does not lend itself to a withdrawal easily; but that the financial and fiscal measures which provide the means of operating it should be just, and accepted widely as such, is of much importance to the consolidation of a beneficent object. In particular, it will be seen at once, on reflection, that pensions, financially, involve a very large change in relation to our Poor Law.

Only an outline of this most important but rather involved question can be given in this place. First of all, it is necessary to remember how in plan our national and our local expenditures and taxation are to be kept separate. There exists to-day this separate organisation, as everybody who observes our governing and administrative work knows; but it is not so well known and understood how there has grown up gradually an overlapping of financial responsibility as between our national and local authorities. Let it suffice here to remind the reader how "the Government," the national exchequer, now contributes in various ways, and for various reasons, sound and unsound, several

millions a year toward the expenditure of the local authorities. Familiar instances of such contributions to local taxation will be found in grants toward the support of indoor paupers, toward the salaries of medical officers of health and of the police, such special measures as the payment of half the agricultural rates in England and Wales, and a large contribution to Ireland and to Scotland, about ten years ago, for similar objects. That system of contribution from national funds must, of course, modify the independent position of the central and local bodies seriously; and to trace the economic effect of such a system is one of the vexed questions of our public life. The Poor Law is, by its nature and by its history, an institution which rests on the very foundation, is itself a part of the foundation, of our national life and economy. All our local taxes or rates are regarded as variants of, or additions to, the poor rate, which is the mother rate of all. To alter this is to alter an arrangement of prime importance; but undoubtedly to found a system of old age pensions at a cost of (say) £9,000,000 a year already, a cost which may become more than £12,500,000 a year in two or three years, does alter much in the finance of the Poor Law, and makes a review of the whole more desirable and pressing than ever. This Government promises, and every Government promises or declares its intention, to readjust local taxation. No large and thorough reform has been accomplished for a very long period, but the establishment of pensions to old people ought to force such a readjustment upon our rulers.

A few facts touching the expenditure on the poor will illustrate these remarks, and aid in exhibiting a financial and fiscal problem involved in the relation of pensions to the Poor Law. The "poor rate" is now used to raise the cost of many local services besides the support of the poor, but it will suffice, to show the involution of the question in hand, to quote the expenditure on the poor alone.

EXPENDITURE ON RELIEF OF THE POOR.

Year.	England and Wales.	Scotland.	Ireland.	Total.
	£	£	£	£
1906–7.....	13,957,000	1,422,000	1,288,000	16,667,000

The year 1906-7 is the latest for which figures are available at the moment, and the figures contain some expenditure not

strictly chargeable to the account for the poor; but they are fairly comparable for different parts of the kingdom. Let the reader now bring the £12,500,000 to be spent from national sources in 1911, or a little later, into juxtaposition with this sum of £16,000,000 or £17,000,000 which is spent yearly in support of the poor. It is true that a large portion of the amount to be spent on pensions from the national purse will be expended upon the comforting of people who have had no contact with Poor Law relief; but, on the other hand, we have seen how it is proposed to remove the disqualification on such an account, which will bring a large number of persons chargeable to this national pension fund. We have also seen how, in addition to the number to be transferred from the charge of Poor Law authorities to the pension authorities, the pension list will become inscribed with the names of a considerable number who might have become chargeable to the poor's relief. Before the transfer of names in 1911 from the poor's list to that of pensioners this deflection to the pension class will grow, and very considerably, probably. The 920,000 which may be found on the pension list of (say) 1912 will include about 350,000, it may be, who might otherwise have been charged to the Poor Law. That will also involve a transfer of financial burden from the local fund to the national; from the £16,000,000 or £17,000,000 spent on poor relief nowadays a part has already been transferred, and we may reckon that of the £12,500,000, the cost of pensions in 1912, no less than about £4,500,000 will be a transfer from the Poor Law expenditure. If, for the sake of argument, we take £5,000,000 as transferred to national funds by the grant of pensions ultimately, it is not probable that this round sum will be found much beyond what experience will show to be justified. That operation, clearly, is a very important matter, and results in a serious economic and fiscal change.

For let the busy reader recollect how the poor rate is imposed now. From Tudor times the substantial burden of maintaining the poor has been met by rating the immovable property throughout the country. Since 1840 it has been made clear by an Act, renewable every year, that only such immovable property may be assessed for local taxation. The poor rate, as chief and type of all rates, is levied on such properties throughout the kingdom. Such a transfer of charge from the poor rate to the pension fund relieves the property, or the owners of property, which has borne that charge so long, of a considerable portion of the burden—of a portion which might become as large as a third, or say a fourth, of the amount raised to support the poor. The

result of extending a pension to poor aged people, therefore, might be to confer a very substantial increase of value upon rated property. That, without question, would be one of the chief results were no readjustments made. If, say, £5,000,000 should be transferred from the poor rate to the pension fund that might prove to be equal to adding about £130,000,000 to the value of property upon which the maintenance of the poor had been laid for a long period. Such a result could not be regarded with equanimity by any responsible person. It is not desirable that the delicate and difficult question of determining who, and in what proportion, are the people who might profit by such a transfer of burden as is now being made by the pension scheme; let the fact be registered once more that the transfer, unadjusted, does shift a burden from the persons interested in property locally to the general taxpayer, or, in other words, burdens the general taxpayer while adding substantially to the wealth of the owner of property. To follow this question into greater detail would destroy the outlines of this paper, and involve us in a discussion of the inter-relations of our national and local finance. The readjustment of those relations required by the grant of pensions is a part of the general readjustment recognised as overdue generally; but it may be repeated confidently that pensions for old people on a national basis have made that readjustment imperative at an early date. Mr. Lloyd-George, in his Budget speech, 1909, made it clear that this is felt strongly in official circles, for he announced that the Treasury and the Local Government Board were negotiating with certain local authorities on the matter. So far as pensions go the essence of the arrangement required is a recognition that pensions save the rates, and confer a gift upon those who profit by that.

The pension system now at work, then, has been shown to touch the Poor Law in a very important and interesting way. First, by the disqualification which is now involved in receiving help from poor's relief; then the general attitude of the nation toward the poor is observed in course of a remarkable change as the nation prepares to transfer some from the Poor Law to the status of pensioners, even while it has placed some hundreds of thousands in that position already; and, further, special reference has been made to the financing of pensions, which involves a great change in the relations of ratepayers and taxpayers, and requires that it should be accompanied at as early a date as possible by a readjustment of those financial relations. Pensions to the poor should not be allowed to be a gain to owners of property; such a result might lead to a destruction of much else, including much of the value of a pension.

As this is written it is apparent that before the readjustments of public burdens and charges which are so necessary are made some strenuous efforts must be put forth by those who would see such a crucial change as the institution of pensions brought to a full and successful fruition. Let justice prevail, and the fruit will be sweet.

The Conflict of Capitalism and Democracy.

BY PERCY REDFERN.

I.—The Situation.

THERE are many who will not readily admit any real conflict between Capitalism and Democracy. Capitalism, they would say, is the creator of property, and property is the guarantee of liberty. In America and in the freest countries of Europe the control of industry by the possessors of accumulated wealth exists side by side with modern democracy. In Britain, under the same system of government, private wealth has grown while popular liberties have been extended. According to this view, while social evils undoubtedly exist, they can be met without any interference with the present economic system. Already they are being abolished along the lines of that system. Savings of the people in hundreds of millions lie in the Post Office and other banks. Hundreds of thousands own their own houses; wages are higher; living is cheaper; never were the people better off. And defenders of Capitalism will finally claim that all the working-class movements, with their accumulated wealth, are proof that the present is an order of things equally beneficent to all who will avail themselves of its opportunities.

In the face of this cheerful, and sometimes sincere, optimism the man who persists in questioning the present virtual control of society by the rich and their friends may easily be represented as an envious, indolent, and disagreeable fellow. But the difficulty is, that when he is disposed of so many ugly signs of the times remain. The ever-glaring contrasts of rich and poor remain—to mock at human equality. Rising rents and rising prices press upon the people when they spend their money; unemployment outside the workshop, and the speeding-up of machinery and a severity of discipline within, add fear and anxiety to the original burden of Adam in the earning of a living. Among the smaller business men competition for profits is felt to have reached a demoralising intensity. The swift and ceaseless growth of armaments disquiets all classes. In brief, a hundred social ills, disturbing the consciousness of a people better taught and more closely associated, create a wide, vague sense of wrongs, together with a feeling that a radical change in the present relations of wealth and humanity would go far to alter them.

In the midst of this crude sentiment, definite advances have been made on behalf of the people by certain organised forces of

Democracy. The political power which generations of earnest reformers have won for the people has been accepted on their behalf by the big slow-moving Trade Unions, who have realised the advantage of adding it to the power already exercised of industrial combination. Thus, the rule of the rich few not only in home politics but even in foreign affairs (two-thirds of which arise from the propagation of Capitalism in foreign parts), has been attacked in the name of Democracy. Both inside and outside this movement Socialists are active in giving definition and direction to the popular mind, being helped in this by many workers for a larger, fuller, more friendly, and more human world. There are religious people freeing themselves from hypocrisy, artists escaping from patronage, scientific workers demanding a nobler inspiration than the ideals of the battlefield and the market, teachers wanting a less sordid education, and women, especially, with faith in a womanhood free and self-reliant. Co-operators, for the time being, seeking "a policy worthy of our millions," are less definite; yet they, feeling themselves threatened by trusts and boycotts, realise a need of concentration and unity. And since it is so very clear that the vast majority of public-minded English people are of the same stock, and have the same general mind and character, the certainty grows of time bringing a wide democratic union in making the more human ideals at the heart of the people prevail over the tyrannies of wealth and power.

To every manifestation of such a movement Capitalism makes, and is likely to make, a strenuous resistance. Hence arises a conflict with Democracy, in which small issues, that began humbly in the workshop or with the private trader, inevitably widen until they include politics and all social affairs. For, underlying it all is the age-long struggle of class supremacy, with its pride and privileges, against equality, human rights, and the fraternal spirit.

The issue, however, would be simple were it not that the first ideal of the trinity—liberty—is claimed by Capitalism. The old cry was that any alternative to the present system meant Communism. Now, in intelligent circles, that appeal to prejudice is given up. It is too well understood that the actual alternative towards which the times are shaping is a sane and civilised Collectivism. But it is said—and many believe it—that a collective ownership of the sources of wealth would necessarily put an end to liberty and personal efficiency by setting over the individual, in the name of society, a bureaucratic tyranny. It may help to freshen our understanding of a confused situation if we briefly remind ourselves of some main outlines in its historical development.

II.—The Rise of Industry.

In the ancient world, industry, commerce, and the people were enslaved together. The oldest empires—Egypt, Babylon, Khita, Assyria, Persia—rose and fell by military conquest or defeat, with only rarely a strike or revolt on the part of the servile masses. Greece came, and with it the name of Democracy, yet Athens, at its best, was a city of slaveholders. None wished to be slaves, but none could conceive a civilisation maintained without them; and, after all, it was a man's own fault if he fell into slavery. An exact parallel is furnished by a general opinion about rich and poor to-day.

The Greeks could be kind to their slaves. "In olden times," says Mr. James Donaldson in "Woman: Her Position and Influence in Ancient Greece and Rome," "the female slave who had three children was allowed a dispensation from hard work." So, too, the Romans—that "oligarchy of slave-owners and warriors"—could care for their slaves and make it a virtue so to do, and be loved to the death by slaves in return. But there were stern limits. When under Spartacus the slaves revolted, the Roman view of mastery was emphasised by six thousand crucifixions along all the roads that led to the capital of the world. Roman citizenship, itself the broadest privilege the world had yet seen, was Rome's nearest approach to Democracy, and a damning example of its limits remains. St. Paul was a Roman citizen, and privileged; but, according to the law of Rome, his Master was of less account.

Professor Masterman, in his recent lectures on "The Houses of Parliament," declared that it is impossible to exaggerate the influence upon modern democracy of the Bible. Unquestionably it was the spirit of Christianity that dissolved rather than struck away the heaviest fetters of slave-peasants, slave-craftsmen, slave-clerks, and slave-women. In the pagan world the gods themselves formed an aristocracy. The virtues of supremacy—courage, honour, self-control in Greece; responsibility, order, and the power to compel discipline in Rome—were divine. Young Christianity exalted instead the virtues mainly of slaves and women—love, humility, fellowship. It was a spiritual and moral revolution, which could not fail, in time, to dignify and free the slave.

On another side, the same revolution set industry and commerce upon the long path to their modern importance. The aristocratic pagan put everything in its rank: soul above body, citizen above foreigner, male above female, philosophy and politics above

industry. Aristotle considered it to be neither grand nor dignified to be a working slave-master—better to leave such offices to stewards. Christianity made it divine to feed the hungry, clothe the naked, care for the human flesh that God Himself had worn, with Whom common bread and wine were channels of communication. And when Rome failed, and slaves and healthy barbarians became the stock of new nations, these teachings gave a fresh outlook to a new era. It might yet need many centuries of efforts, multiplied a millionfold, to turn men from military glory to a greater glory in the arts of peace and of common joy; but the promise of ultimate achievement had been given.

In the spirit of it the ancient world is not dead, but is astonishingly alive—therefore there is at least encouragement in remembering the destruction of its older and worse forms. Rome, in the East, had not passed away before this spirit established, in the feudal kingdoms of the West, a favourable compromise. As slavery gradually had disappeared serfdom had replaced it. Oligarchy, based on military power, remained. Thinkers and clerks and women, if they had no soul to serve the great, were only safe in monasteries and nunneries. Craftsmen and merchants, in the close organisation of their guilds and towns, lived within strict limits. On the other hand, absolute rights over men and things now belonged to God alone. The divine right of kings was balanced by a divine right of subjects to be tolerably governed. If a monarch ruled wickedly, Christendom, represented by the Pope, had the power to depose him. As the King, so had every lord his duties. *Noblesse oblige*. For the protection of womanhood chivalry existed. There could be no openly idle rich. None were without hope of bread in the midst of plenty; on the contrary, it was a complaint that beggars flourished. Except outlaws, all men lived in a veritable society—organic, vital, mutually protective, and meant to be of some help, personally, to each and all.

But, as a social order, feudalism was small, and poor, and weak against famine and pestilence. These miseries, as well as the hardship of its narrow bonds, caused men to strive for a freer life. On the side of Democracy, in England, the Peasants' Revolt, taking its ideas from the rhyme of John Ball—

> When Adam delved and Eve span,
> Who was then the gentleman?

has been recognised as spiritually beginning a movement hardly stayed until finding its result in the present degree of social equality. Similarly it is not fanciful to find a well-head of the

industrial revolution in the observant sympathy with nature of St. Francis' "Canticle of the Sun"—

> Praised be Thou, O my Lord, of Sister Water, for manifold is her use, and humble is she, and precious, and chaste.
>
> Praised be Thou, O my Lord, of Brother Fire, by whom Thou dost lighten our darkness, for comely is he, and joyful, and masterful, and strong.

Before St. Francis died, the father of natural science had been born in the person of Roger Bacon; while Wycliff and the Lollards, as well as the author of "The Vision of Piers the Ploughman" were contemporaries of John Ball.

Yet these are a few among many springs and wells. Merely to list them completely would be impossible within present limits. It is sufficient to notice a stream of actions of pure intent, resulting at the close of the Middle Ages in a widening of the minds and liberties of all for good. But, on the other hand, the rule of might again embodied itself in men quick and shrewd in taking advantage of a changed situation. Thus with Henry VIII.. Before his day kings had chafed against the restrictions of a mere tenancy of the Crown; he, while leading on the new and freer age, took advantage to make himself the monarch absolute, and to rob the old of what it held in trust for posterity. Yet, while cruelly breaking up the local Democracy that had grown almost by stealth, he unified the nation; and, as the trusts are said to concentrate industry in preparation for State ownership, so, at a later date, by the dethronements of Charles and James, the nation took to itself the power that Henry built up. It is now the inheritance of political Democracy.

But no such consummation was reached in the case of the creatures of Henry. The genuine feudal baronage had been practically destroyed by war. Enriched with spoils, this pseudo-feudal nobility took the place of the old. The eventual nationalisation of political power gave to their class for a century and a half the control of the country. Then came the huge enclosures of common lands, under the half-valid plea that individual ownership led to a closer cultivation, and, therefore, a greater "national" wealth. It is said that only the great religious revival of Methodism, in England, in the eighteenth century, prevented such a revolution as, in France, distributed lands among small owners. Nevertheless, land ownership, as a pillar of class rule, is overshadowed nowadays by the possession of capital.

Notwithstanding all drawbacks, from the last days of the Middle Ages, industrial power had increased. There is no need to detail the thousand and one causes that aided its progress—to do so would be to re-write the whole history of the period. At length generations of thinkers, writers, and experimenters had

done all in their power. As in the history of flying up to the introduction of petrol, only a new motive power was needed. It came with the invention of the steam engine. Wealth increased almost miraculously. With the huge extension of industry, capital became the chief owner in the land. In an individualist society, where everything came more and more to be expressed in money values, the owner of factories, mines, warehouses, banks, ships, railways, or shops became an all-important middleman. Prejudices against business died away. It was well to despise industry when it meant personal labour, but now that it gave scope for dealing with or employing thousands there was a worthy opportunity for the old spirit of oligarchy. And with the last traditional social restraints of feudalism disappearing, the just and proper reward of mastery in business was everywhere declared to be private profit. So, in the nineteenth century, we see the capitalist, with the world for his market, taking the fruit that centuries of struggle, discovery, self-sacrifice, invention, and general effort towards civilisation had given to humanity, and extolling his gains as the blessing of Providence upon his own self-help!

III.—Capitalism in Possession.

So the business of making and of buying and selling goods, which once was a Cinderella amongst the activities of men, is now a princess. The last Military Empire passed away with the fall of Granada; Napoleon could not establish another. Tsars, Kings, Presidents, Statesmen, each acknowledge industrial power as the source of dominion. But the descendants of the fellows of her degradation, of the slave-mother, the slave-craftsman, and slave-peasant, the world's huge herded masses of consumers and producers, who give to industry her reason for being and her strength—these have no equal part in her triumph. Instead of the compromise of feudalism developing pacifically into a friendly and a just social order, there was a violent reaction. From a bitter war of old and new came anarchy, and out of that anarchy has come a class despotism, tempered only by a more recent political Democracy.

It is not denied that incalculable advantages have been won. A certain individual freedom has been established; so that no form of social control could now become permanent which did not include personal liberty. Under the mastery of the few, also, the wealth of the world has grown almost beyond measure. In England, even before the industrial revolution, the individualist efforts of landlords, navigators, merchants, and others had led in a long advance from the mediæval poverty of nations. In the early days of mechanical development, too, the rude

ability of blunt, direct captains of industry was to be admired. They helped to break down shams, and to force men and States to accept for good some of the realities of nature; and it was they who created the tradition that Capitalism is really friendly to Democracy. And now that all forms of economic control are practically unified in the scientific, world-wide system of Capitalism, its production of wealth, notwithstanding the waste of it, is yet marvellously efficient. But at what cost to the many and to society has come into being this absolute power of the few over the economic forces of the world?

The rulers of capital are now mostly removed from the battlefield of competition. Usually interested in many different companies, a struggle which, for subordinates, is cruelly severe, resolves itself for such magnates into a kind of testing of departments, by which to gauge the comparative use to them of men and things. At the most it occasions a sporting excitement. So far from newcomers imperilling their position, chiefly they render monopoly more secure.

As with land so with capital in its narrower sense: generally speaking, the more that is brought into use the more valuable becomes that already employed. During the Budget discussions of 1909 the contrary has frequently been asserted; but, undeniably, the shortest routes for railways, the richest mines, the best raw materials, the goodwill of the wealthiest markets and buyers, the picked workers—cannot be multiplied indefinitely. Moreover, in modern finance these all reduce to the one thing—capital. As capital, it has one simple end—profit. The ratio of profit to capital has become the sole criterion of stock or share values. Thus from the economic reality of capital as the net human cost of machinery or preliminary labour, as from the moralities of capital, this "capital" of Capitalism is divorced. Reduced to this unnatural simplicity, capital, in the shape of the most profitable investments, is easily monopolised. Thus the day never comes when capital shall be so plentiful that the capitalist will loan it merely for security. On the contrary, the present low values of Consols and other gilt-edged securities chiefly show how much safer have become the more profitable investments elsewhere. So, while capital is concentrating in fewer hands its aggregate profit steadily increases.

The masters of capital are served by trained officers, drawn from the new great middle class of people with incomes from about £200 to £2,000 a year. Beginning with an education superior to that of the masses, and enjoying superior treatment, it is their business to take the capitalists' point of view, to keep up appearances, and to preserve distinctions.

Thus ruled and served, Capitalism scientifically exploits the world. Under their mastery, the peoples of the world are, as workers, continually selling labour in the cheapest market, and, as consumers, buying back in the dearest. Between the capitalists and the people it is always a game of "Heads, I win; tails, you lose." "A good supply of skilled labour," "a big market"—thus Capitalism describes the elements of its gains. But it is the people, organised in civilised society, child-bearing, child-rearing, mutually training themselves in moral habits, working together and spending together—it is they who create by far the greater part of those profits.

In Mr. Chiozza Money's figures, which still hold the field, we see the three classes roughly represented—one and a quarter million of rulers; three and three quarter million of officers and small capitalists, chiefly useful to feed the great; and a thirty-eight million remainder described by him as poor. We see that this majority has never any real surplus of income over necessary life-long expenditure; that the middle class has a moderate surplus; and that the few have always a huge surplus. This is the condition which, by its cumulative effect, has created, and will fortify, a real and (along capitalist lines) an unassailable monopoly of the world. Already, by working out the proportions of Mr. Money's figures, we can see that, while under pure adult suffrage the non-payers of income tax could outvote the million and a quarter rich by 63 to 1, the latter could outbuy the former in a proportion of 543 to 1. But these are for averages; and there are no figures to represent the economic inequality between millionaires and the unemployed. Such odds not only mock at economic and social Democracy, but to political Democracy they are a terrible menace.

Mr. J. A. Hobson, in his "Evolution of Capitalism," has exhibited some of the methods by which monopoly is secured. In America, for example, there has been actually an increase in the number of private businesses. But, on looking closer, the increase is in relatively minor industries, such as boot and shoe making. Behind this outer circle, small groups of millionaires and multi-millionaires (chiefly through the industrial trusts, the railways, insurance, banking and finance) control the great essential economic powers—the things upon which all the small men depend. The effect of Capitalism is to create a private monopoly of the main springs that are fed by, and that feed, society, and to leave the possession of the surface wells to be scrambled for.

Politically, the influence of Capitalism is that sinister and secret one of a huge vested interest, exerting itself to block all progress unprofitable to the rich, or, more audaciously, to secure

such leadership for democratic movements as Richard II. gave to the peasants at Smithfield. The South African War, the Russo-Japanese War, even Spain's little Moorish War, have had a main origin in profit-seeking. The only explanation possible of recent relations with Germany and Russia is that the advanced German Capitalism is a rival to that of Britain, whereas backward Russia offers a field for profitable investment. And it is instructive to reflect that modern armies and navies are demanded by the wealthy, not primarily against savages, but to overawe people of one race and civilisation with ourselves. The hundredth part of the terrible armed forces of Europe would suffice to guarantee what is of common good. Above this fraction every boyish-minded "defender of his country" is simply a policeman for the rich.

Capitalism urges men and nations into a fratricidal competition for profit. But it darkens rather than enlightens men as to what to do with the wealth when gained. No object appears to those who in the deepest sense are dupes except to employ riches for the irrational accumulation of more riches, or to squander them upon personal pleasures. Hence, at the summit of that ladder of success which men climb with pitiful ferocity there exists nothing more glorious than a class of idle rich. From this class there spreads down through society the evil example of selfish and pleasure-loving lives, and from this class come the enormous bounties which, so far as money can do it, mislead the arts and sciences. Architecture for the common good, such as gave the old cathedrals, declines, while domestic architecture, the planning of the houses of the well-to-do, grows ever more cunning. Hotels spring up in every pleasant place, outrivalling in comfort any fabled palaces of the East. Serious drama, literature and art, have to take refuge in independent theatres, cheap editions, municipal galleries. The common roads, often the only playgrounds of the children of the poor, are dominated by the motor cars of the rich. Flying now promises to become a sport like horse-racing, the worker, as "Mr. Dooley" shrewdly prophecies, having the prospect of "wheelin' a barrow in a flyin' machine foundhry," and getting at "a liqur shop th' on'y taste iv flyin' ye'll iver have."

Capitalism bids each man be the architect of his own fortunes, but this maxim is of individual avail in one fashion only. Persons desiring to build in a different style find themselves, nevertheless, bound up naturally with the human society that Capitalism thus dominates. Hence, each man finds himself (in the main) either obliged to conform to Capitalism or risk an exile to the Siberia of poverty. As one gentle American puts it, he must either "get on or get out." Hence, subject to the capitalistic ideal, generation after generation is trained for the gladiatorial life of "getting on."

IV.—Democracy against Capitalism.

Before reviewing those anti-capitalistic forces whose lively existence makes life tolerable for the many, and whose destiny, as one believes, is to bring by combined effort a better social order, it will be well to make clear the fundamental principle of democratic opposition. Not long ago, with gibes and taunts, mingled with soft words for "emotional enthusiasts," it was lucidly explained by an American writer in "Scribner's Magazine." The explanation was that those who have failed in competition propose to abolish it. America, said this writer, is a free country, unburdened by a feudal system, where the competitive struggle is open to all. Under this democratic equality those obtain wealth who are economically worth it: inferior labour gets low wages; high-grade mental labour receives ever more and more. Naturally, those who want the prizes, but have failed to get them by their own efforts, wish to abolish the system.

The argument is worth quoting because typical. Many assume that Democracy means, simply, an equal opportunity to each man to become a capitalist, as Napoleon offered a marshal's baton to every soldier. If Democracy means no more than this, then Democracy, as an ideal of equal human welfare, is bankrupt. In America Rockefeller may have started equal with every citizen in a race for the monopoly of oil-wells, but, once the monopoly is obtained, the inheritors of Rockefeller's millions have a kingly advantage over the child of Chicago slums. Yet how restore the equal opportunity without going far beyond the present-day American competitive conception of Democracy—without reserving to society, on behalf of all, the prizes of absolute ownership and control which now go to individual Rockefellers? You could not have simply a life-ownership of capital, with each man's possession to be thrown back and scrambled for afresh with every generation.

Not for this have the ages brought us glimpses of the real Democracy. In that state all are equal in human worth, but different in individual qualities and capacities. There is, therefore, an equal co-operation of the differing sexes, types, and abilities in an association as wide and many-sided as humanity itself, for a common human welfare shared individually according to a common human sense of just personal rights. There is a natural majority rule in things essential to the whole social body, but with equal liberty for each to influence all. In that Democracy all individual and sectional interests have full liberty up to the point of tyranny, at which point of becoming unwholesome each is restrained by the whole—in practical life by a majority sufficient to represent the normal.

Now Capitalism conflicts with this because it exaggerates one type of ability and one business in life to a point tyrannous, abnormal, unwholesome to humanity. Individualism conflicts with Democracy, because individualism gives a licence to the strongest special interest, whereas Democracy makes us all rulers, and not on the ground of any special ability, but for the very much worthier reason of our common humanity. Pure Democracy is perfect Socialism; but pure individualism is anarchy, and anarchic conditions have always resulted in despotism. In a religious age a lack of democratic restraint would give tyrannical power to a priesthood. In a military period there would be a martial tyranny, and, given a common reverence for a literature—as in China—there arises a tyranny of learned men well-versed in nothing except antiquated and almost useless classics. Almost any one of us, had we the power to inflict our own pursuits upon all, would become intolerably oppressive; and the more earnest the man the worse the tyrant. Many men—Professor Karl Pearson, for one—would create a tyranny of brains, as if intellectual ability were the one standard by which to judge either man or woman. But this is the industrial age, and, therefore, under individualism—an absence of social ownership and control of capital—Capitalism is the master instead of the servant of humanity.

And Capitalism is intolerable. To reduce all life to a business of producing wealth is abnormal, and even under the entirely unjust licence of to-day those who incline to this are a minority. The normal course of the majority is to live and let live, to be content with a modest estate, and with being happy and having others happy around them. Taking the world through, the great majority of men and women never could, and never would, become individually wealthy, and they stumble and groan under the goads of the tyrants who would have them otherwise. So it becomes the business of Democracy to teach them to use its powers, and, in the name of society, to release themselves by revolutionising the present order and subordinating the capitalist to humanity.

V.—The Labour Movement.

On the whole we may pronounce it a great gain to Democracy that this country, unlike America, has had a direct inheritance from the Middle Ages. Never here has so entirely prevailed the rule of "Each for himself and God for us all, as the elephant said when he danced among the chickens." Habits and traditions have remained, not necessarily democratic, in the narrower sense, yet acting in restraint of avarice for the common good. Wherever generation after generation has been continuously taught in the

name of "the Church," "the State," "the Service," "the Profession," or "the School," to put the honour of a corporate body before individual aggrandisement, the ground has been not only cultivated for its own time, but prepared for future and wider social obligations. To such an inbred sense of honour Carlyle and Ruskin appealed against the Plugsons and the Gradgrinds; and it gave support to Shaftesbury, Oastler, and Sadler in their pure, unselfish work for those little members of society in the factories and mines, upon whom the newer burdens of Capitalism had fallen so crushingly.

But ancient virtue would have been of little avail unquickened by the new spirit of modern political Democracy. While the industrial revolution broke up home industry, it also destroyed for men that isolation of the home worker which still handicaps the political and social advancement of women. A people gathered in the close association of factories and towns who already were being educated for Democracy. The great religious revivals issuing in Sunday and night schools had begun the work; the temperance movement and a militant free press were soon to help; and the Free-thinking party had always a stimulating influence; for the people is a sea that receives many rivers. The Reform Act of 1832 and the Municipal Corporations Act of 1835 limited actual power to the middle class, but could not limit the sense of it; and the franchise was obliged to "broaden down." Democracy speedily proved its human sympathies. To the very followers of liberty Shaftesbury was able successfully to appeal against the official capitalistic leaders of individual freedom. Disraeli's idea of "Tory Democracy" sought to exploit the virtues of such a combination, and Tariff Reformers follow in his footsteps; but what is fine in the anciently descended sense of social solidarity is not to be confined to any party or section. Rather must it be acknowledged as diffused through the nation, influencing totally different persons temporarily to combine with popular forces in furthering, say, social legislation and municipal socialism or in preserving a frank and just public opinion.

But the people have been trained for efforts more direct than those of merely supporting even their best friends. Moreover the industrial revolution forced them to deal with a situation the reverse of that created politically. As citizens they were gaining individual liberty; as workers they were losing it. When one man could at the most employ no more than twenty, no one could become an industrial despot. But the larger and more complex organisation demanded by steam power gave to employers and their agents an arbitrary rule over hundreds. And, while capitalists talked of liberty, gradually there came about the present situation—

the tools (machines) divorced from the workers and held by a small rich minority; the many, under a menace of poverty, forced to subject themselves to the owners of tools. This industrial system is, of course, no more democratic than is the political system of Russia; and in its own way it lends itself to precisely similar evils.

From these new circumstances a few of the more clever workers escaped by abandoning their fellows and climbing the ladder of success. They became factory lords, squires, members of the old nobility. At the other extreme men clung to the old system, going so far as to riot against and smash the hated new machinery. The majority, with the usual mutual fidelity and wisdom of natural and permanent majorities, took neither course. They united for mutual defence. Trade unions arose—the first combination of their kind since the suppression of the mediæval guilds and (since they preceded the Factory Acts and the borough incorporations) the first real popular check since the Middle Ages to the triumphant progress of individualism.

Yet for many decades the new force was to remain limited, each union strictly confined to its own trade affairs. Nor was the time ripe for other action. The tyranny of the laws against combination, together with the political indifference resulting from votelessness, made entire freedom from State action the only need; while a generation later the agitation for the repeal of the Corn Laws, overshadowing Chartism, helped to keep the unionists politically individualists. Only at long last, in our own days, has it been perceived that as the individual is bound up with his class so his class is bound up with the collective actions of the political community. Circumstance rather than logic has taught this, has led the trade unionist to add to industrial combination the power of political union, and thus has brought an independent, and therefore genuine, Labour Party into Parliament.

Under Capitalism the few have gained possession of the means of life of the many, and in trade unions the more advanced of the many have combined to defend their livelihood and their freedom. The Labour Party in Parliament has lifted the issue to a broader level. Where labour opposed the capitalist as an employer only, now he is also faced in his character of social and political magnate; and where an artisan cared only for his own trade, now his organised strength and leadership is appealed to by the poor and oppressed almost the world over. Thus the labour movement is conceived as a whole; and from that point of view some old friends turn out to be new foes, and others, previously under prejudice, are proved to be inspiring friends. It is said that the

Socialists have captured the trade unions; but this is a foolish and panic-stricken cry. Neither Socialism, nor the labour movement, nor the Capitalism which both oppose is private property. Each arises from human nature as it is, acting under historical influences, in changing circumstances. The rise of industrial power has given the old oligarchy a new opportunity to assert itself and prevent democracy in industry while circumscribing it in political and social life. The Socialists have urged upon the notice of organised labour a situation which they did not create, and labour has accepted the demands of circumstance. This wing of the democratic host, reviewing its political power, has sought to use that as a lever for raising the working class to industrial liberty. There is no dreaming about Utopia, but rather a slow perception of the actual—a solid concentration upon it.

Hence we have the Labour Party in Parliament setting itself to assert Democracy against Capitalism wherever with its own eyes it unmistakably sees an issue. Thus it has broken new ground with criticism of the old undemocratic secret control of foreign affairs. It has tried to keep politicians firm upon the principle of socialising wealth that society has obviously created. So far from being revolutionary in spirit, it has attended to legislative detail in perhaps too workaday a spirit. Yet where, by instinct and experience, it has felt the need it has proclaimed a revolutionary principle in the "right to work." That right is a human palliative for human misery, and yet is something more. For unemployment, the worst of labour's ills, is also a main prop to Capitalism. It means for the employer an eager supply of labour whenever required, with freedom to select the more efficient, and a power to enforce discipline. But for labour it involves a struggle for place and wages which sets man against man and is therefore demoralising and abhorrent, and at the end of that struggle a compliance degrading, because enforced by fear. So, while the right to work embodies labour's hope of secure livelihood and freedom, to the capitalist it is already Socialism. And the latter does not grossly exaggerate. Go on to socialise all unearned increment, equally from capital as from land, take the worst fear out of the threat of dismissal, continue the developments toward industrial courts, oblige the workshops to be co-ordinated with the nation's schools, secure a minimum wage—and the employer becomes half a State official, while labour, through its voting power, begins to gain that control over its tools which it has lost individually. Bureaucracy might temporarily ensue, but with a people socially enfranchised the human spirit would not long be subdued.

VI.—Socialism and its Aid for Democracy.

No Socialist Party has captured the trade unions, for the latter have obviously kept to the lines of their natural development, Socialists or no Socialists. What is more to the point is that the labour movement has certainly deflected active Socialism. Great as the labour movement is, it stands mainly for the interests of but a section of society. But that happens to be, amongst the socially unenfranchised, the most advanced section. Consumers suffer also by Capitalism, but whereas the selling of labour is chiefly a man's concern, the buying of goods is mainly a woman's affair. Hence, by an unconscious natural bias the whole weight of the man's superior advancement has gone to increase the importance of the purely labour question. Again, Capitalism, being itself an unnatural system, has unnaturally made production rather than consumption the thing of first importance. And however paradoxical it may seem, Marx and other Socialists (less penetrating than Ruskin), in studying Capitalism, were not Socialist enough to get outside this point of view. They reduced the whole issue to a conflict—a class war—between capital and *labour*, and urged the *workers* to use their political power in transferring capital to a revolutionised society, in order that the conflict might end in all being workers—all collectively owning capital, and all receiving all wealth as the full product of their associated labour. This view is still vigorously propagated as Socialism. But it is so crude a Socialism as to be hardly Socialism at all. It is a mere half-way house between that and the inverted Capitalism of Labour Copartnership.

It is true that the meaning of the word "labour" can be widened to include every kind of human activity. William Morris based all his idealisations on such a view, using the word symbolically—poetically translating it. But in the blunt, busy world this meaning has no currency. "Labour," there, stands definitely for the mass of wage-earners. As the champion of labour, Socialism is, therefore, understood more as a scheme for workers as workers than an ideal for all as human beings. Naturally this intensifies Socialist difficulties with the middle class, whose support is almost solidly given to Capitalism; yet were the latter to become persuaded that "labour" includes organising and directing ability, the objection would still remain. Socialism, narrowly conceived in the interests of producers, practically in the interests of the most highly organised trades, may easily develop undemocratically. Men being what they are—all of us subject to a bias towards our own interests—it is no slight on any body of workers to say that it would mean

those trades as a whole—managers and men united—tending (by protective tariffs, statutory wages, fixed prices, and so on) to safeguard their own welfare at the expense of all, and of the community as a whole. If we are to accept Mr. St. Ledger's recently published study "Australian Socialism," something like it has already occurred on the other side of the globe. Something like it may easily happen here, unless the backward forces of the people exert themselves to secure that the Socialism already shaping itself shall not be a mere truce of capital and organised labour paid for by all, but a true gain to full Democracy.

Perfect Socialism, we have said, is pure Democracy, and, so far as the spirit and ethical faith of Socialism is concerned, this is true. In this sense it fulfils Democracy, for it declares not only the equal human worth of all the individuals naturally forming a community, but also the natural co-relation of those individuals as members, each and all, of an organic society. All the people of a natural local area form a local brotherhood; of a country, a national brotherhood; of the world, a human brotherhood; and these are organic, the life of one supplementing the life of another in a whole that is more than its parts. Social development, as we have it, is more or less a blind struggle (enforced by nature) to arrive at that right ethical relationship. In our industrial society, Capitalism—the vested interest of a rich class in the means of life—is blocking progress. Socialism would, therefore, have society abolish or buy out this interest, itself become the capitalist, make the organiser of industry its servant like any other, and secure that the elementary needs of every human life born into the world shall be a first charge upon the social estate.

In this view it is society which is opposed to Capitalism. It is society, and not labour pure and simple, which should own the means of production, for these are necessary to all—men, women, and children—and not merely to those who, as servants, actually use economic machinery. It is society (embracing the countless social forces that have brought a measure of social security, stability, peace, goodwill, economic character, and social morality) which is the prime creator of wealth, and not "the workers" any more than the capitalist. This is obvious. Yet, if we consider the conflict as purely between capital and labour we fail to recognise this fact, and society does not get its due.

The democratic interest is to have a co-operation of all democratic forces in attaining this more highly developed social existence. For Democracy also teaches that none can give to a man what he will not seek for himself. If B has not come forward

he cannot, after all, complain that A has an unfair share of the advantages of being in the field. Unless B does advance, no unselfish social action on the part of A can entirely make up his deficiency. The moral is, not to attack A, but to urge forward B, C, D, and E, that each may equally have his part in a social organisation healthy and fair for all. Hence, the true democrat, convinced that the conflict with Capitalism is a social conflict, preceding and accompanying a wide social reconstruction, must heartily desire the advance, not only of labour, but of every backward human interest. He will want to see the consumer take his place. He will encourage women—one-half of adult humanity, and natural custodians of the children, who are a majority of all humanity—to become alert concerning their own and the children's interests in social politics. He will know that religion, science, literature, art must be active in social life if it is to be wholesome. Indeed, unless religion, with art for a handmaid, so influences the minds and hearts of the citizens as to keep them reverent of some deep and true realities, the spirit which has carried us so far is likely to die out of the most highly organised state, for society, no more than the individual, can live to itself.

Would not society, so developed, become, as a bureaucracy, equally as tyrannous as Capitalism? From Tolstoy to Lord Rosebery, there are those of many different motives who are ready to prophesy it. And if social reconstruction be left either to doctrinaires—men of one idea—or to officials, experts, and specialists, there is likely to be that danger. Yet the way to avoid it is not to block progress toward an intelligent social system, but to rouse and educate the whole people. If this, the essential part of democratic reform, is not done we may indeed exchange one tyranny for another probably not so bad. In the pressure of the problem of poverty there is driving force sufficient to effect that. Meanwhile let us remember that, despite fearful references to "huge centralised monopolies," there is nothing necessarily tyrannous in a well-organised society. Our very earth itself is a unit in a solar system—exclusive, huge, centralised! Centralisation as an end in itself, pursued by central authorities for their own sakes, is another matter. Social power concentrated in a few hands would simply mean, under another form, a perpetuation of the present state. This grave danger already threatens. It will probably dog every step in social change. Yet, again, the remedy for it is not less Socialism but more Democracy. Let us have a whole people healthily alive to their human rights, and, granted an equal constructive spirit, there will arise a social order—flexible, richly complex—just to majorities, giving room to minorities, providing for men's bodies, yet yielding space for their souls.

VII.—Dubious Auxiliaries: Copartnership and Profit-sharing.

The problem of social justice is sufficiently difficult to-day, but seventy years ago it was bewildering. Then the mariners saw ahead of them a confusion of currents, but no land; now the shores of a new world begin to exhibit some trustworthy outlines. In these years Democracy has found a plan of action; social legislation has more than begun; and the great municipalities—those true States within the State—have commenced their object-lesson.

There were strong men in those days; it may easily be doubted if the present generation has the same robust independence. But the strength was for repealing old laws, for freeing the press, for defying bad taxes, for breaking idols, for getting breathing space rather than for building. In constructive effort men seemed to go no further than the first lesson in unity and solidarity—association. Hence, experiments in associated effort were legion. The action might be of any kind, in any direction, provided that it involved association. A thousand such movements ended in nothing; but one success, recompensing for all failures, has come down to us in Co-operation.

Yet this very success has had an obscuring effect. It has perpetuated this habit of seventy years ago, of respecting the means regardless of its end. We need, therefore, boldly to question the word.

Taking it as commonly used in England, it covers, mainly, three different ideas. One is of co-operation by workers in the production of wealth for their own profit. A second idea is of a community aiming at being economically sufficient to itself, a "State within the State," growing until it is the State. The third is of consumers, especially working-class consumers, reserving to themselves, against Capitalism, the economic value of associated buying. The man with money to spend has a power in his hands, and (in this conception) that power is to be used democratically, for the collective good, indefinitely. Inspiring all three ideas there are similar feelings of social injustice, the same moral faith in mutual effort, similar hopes of a better era. Hence, Co-operation stands for a certain community of character and desire, differences notwithstanding. But, in relation to the conflict before us, these variations in conception are of such unequal value that ultimately they must lead to wide divergences.

The first idea of Co-operative production by workers for workers has gained strength from the same causes as those which have given to the labour movement its prominence. It appeals to the special interest of the most advanced in Democracy. Even

the Co-operative Store member, though he may hunger for dividend, is more occupied in mind with the cause of the worker. Moreover, the dominance of the capitalist notion that the royal road to wealth is through production for profit, first and last, has affected others than capitalists. Even Carlyle taught that work (though the product thereof were "but the pitifullest infinitesimal fraction of a product") was the first virtue. It is easy to understand the faith of the Christian Socialists of 1850 in self-governing workshops, and all the further efforts resulting in the modified movement of Labour Copartnership.

Yet this is surely the wrong way forward. We work to live, not live to work. We dig to eat, and think to know; and these are wholesome processes; but, could we have infinite food and all knowledge, none of us would make that continuous concentrated effort which is labour, whether of thinking or digging. Only under the artificial conditions of Capitalism does it seem good merely to "find employment." In a natural society it would be clearly wrong to set men working unnecessarily. These, of course, are truisms; but they lead to a less well-perceived truism, that production is naturally secondary to consumption. Capitalism has reversed this order. It has produced, and, relatively, over-produced. If we are to oppose Capitalism upon its own competitive ground we must begin with the consumer.

The proof of the theory is in the practice. What, therefore, is the actual case in regard to workers' independent productive societies? In the first place, they show no uniform development. In England, as in America, bootmaking is a favourite industry for small capitalists, and the same may be said of printing. Hence, in each of these trades a dozen societies spring up, while in other domestic industries, even more important, not one appears. Competition naturally results. Each society seeks to draw strength from the organised consumers; but, with the best of will, it is in the nature of the case impossible for any one or all of them, in return, either to widen and deepen, or unify and consolidate the consumers' national movement. The very dividends paid to consumers, if one varies from another, become competitive. On the other hand, such societies are powerless to advance Democracy one step toward controlling the great industries—steel smelting, machine making, producing leather or other raw materials. They become, therefore, so many separate agents for the great capitalists—the masters of land, minerals, transport, finance, and so on. Hence, while they may have real virtues of a local kind, especially in comparison with private firms possibly supplanted, in regard to any march against Capitalism each forms a *cul-de-sac*.

It is similar with profit-sharing. To the individual capitalist, who considers profit as wholly the reward of ability, profit-sharing is a possible idea. Copartnership (with labour as a strictly junior partner) may have money in it. A shilling or so extra reward may lure to his service more efficient workers (enabling him to discharge others less valuable), and create a general keenness most advantageous to himself. But, from the point of view of social justice, profit-sharing appears in a different light. How apply the principle justly to the profits of railways, varying not according to any difference in the efficiency of their respective servants, but with the natural advantages which each either misses or enjoys? How distribute a fair percentage of "profit" to navvies making roads, waterworks, docks, canals? What belongs properly to postmen of the large gain that comes to the Post Office through its conservative charges? If it is unfair that the insurance companies should reap the whole advantage of a death-rate reduced by common civilisation, would it be a remedy to give a bonus to insurance clerks? Would justice be done by giving in part the monopoly value of liquor licences to barmaids? What share of what special profits is to reward soldiers, policemen, firemen, civil servants, teachers? If a duke gave a rebate on ground-rent to business men tenanting his land it would act as a grant-in-aid, enabling them to compete more keenly. But, on the other hand, would it help matters if ducal gains were shared with gamekeepers? No, there is only one just and democratic appropriation of profits, which is neither by the capitalist, as at present, nor by individual workers, but by democratic society, on behalf of every man and woman and child born thereunto. So far from approximating to that, individualist profit-sharing leads directly away from it.

VIII.—The Ideal of Isolated Co-operation.

With the second of the three conceptions of Co-operation we must deal all too briefly. Let us merely notice, therefore, that, although it has the honour of being the ideal of the Pioneers, it was, again, a special product of the special conditions of their time. The people, unenfranchised, bewildered by the individualist philosophers whom Capitalism encouraged, hardly could have any synthetic idea of society as a whole. Hence the Owenite communities—attempts to form artificial societies against the big and (temporarily) capitalistic society. But of all tyrannies that of small communities of self-righteous sects is the worst. The communities dissolved. Their mantle fell upon the early Co-operators. But it was now re-fashioned. The community was

to grow unostentatiously within the common human society, yet was to have its own aims, habits, and practices.

There are still prominent Co-operators who, while seeing it to be flattery to call the present movement a "State," still think that to become so distinct a body is the true ideal. The common Co-operative experience, however, is that the ideal remains hopelessly unrealised. Yet that may not be wholly the fault of much-abused performance. It is possible that the latter is more in line with truth than is the theory.

Where can we find a distinct line of cleavage between Co-operators and all other people? What is there to create the close bond required for a community? Maurice, Mazzini, Ruskin, Tolstoy and many another has sought to recall Christian religion to the common people and to its social aims, and the movement is of vital interest to Co-operators; but that interest is shared by all Democracy the world over. The economic and social education of the people goes on outside the Co-operative movement as within it. Neither the idea, the ethic, nor the method of co-operation is peculiar to the special movement. As with Socialism, there is no private property—it all belongs to the world.

These co-operative developments in society around, outside, and above the Co-operative movement are leading to Collectivism. A special claim is therefore made for Co-operation that it is voluntary Socialism. In the sense that consumers' Co-operation is a pioneer Socialism, this distinction certainly holds. But it gives no ground for an isolated movement in practical rivalry with public action. Instead it places Co-operators in the position of volunteers undertaking a special effort, yet belonging to, and being supported by, a regular army. Underlying the free movement are the compulsory restraints imposed by national law. Not only would it fare ill without them, but, were Co-operation to become universal, it would, in the nature of the case, itself become a "monopoly," and compulsory. Again, this prejudice in favour of Co-operative separateness is too highly coloured. As a citizen, in relation to municipal undertakings, a man is only theoretically less free than as a Co-operator. Though he be a municipal employee he is not compelled to ride on the municipal cars, as he is not compelled to buy at a Co-operative Store. A municipal service may, indeed, preclude capitalistic tramways, but that is in the nature of the case. A municipal milk supply does not exclude private dealers. Further, if any municipal undertaking steadily involves public loss the ratepayers soon vote its cessation. In short, whatever one may think of philosophical anarchism, that creed is not so embodied in Co-operation as to make it an entirely unique and independent movement.

On the other hand, if municipal trading were to be forced into that unnatural position, it would prove an awkward rival. In all activities, according to the "Municipal Year Book" for 1909, the cities and county boroughs of these islands (exclusive of parish, district, and county councils) employ, presumably under good conditions, a quarter of a million people, against the Co-operative hundred thousand. Again, the official return of the total productions of the Co-operative movement for the year 1908 gave the figures at nearly £19,000,000. For revenues from municipal trading during the same period the figures, with Ireland excluded, are nearly £32,000,000. The one department of municipal tramways is employing capital to the amount of £45,000,000, with £9,000,000 gross receipts yearly. Moreover, municipalities extend their activities almost daily. There is no reason to object to this. Municipal trading, albeit the control of it is allowed to lapse into the hands of capitalists who happen to be more public spirited than Capitalism, is simply Co-operation writ large.

Reasons from facts, however, as well as from principles ought to prevent any rivalry between municipalisation and Co-operation. The ground that both have occupied is much too small to quarrel over. Pending the results of the present census of production, the total home trade, as apart from export trade, of the United Kingdom has been estimated at well over four thousand millions. Beside this huge sum either Co-operative or civic millions dwindle to odd figures. This fact, made more formidable by reflection in the streets of any large city, creates a difficult question for the advocate of Co-operative self-sufficiency. At what date, by single-handed combat with Capitalism, may it expect to gain the whole field? But we will leave this riddle and pass on to glance at a matter of detail which is a special problem in the movement. Congresses, acting according to the ideal of a movement complete in itself, declare the undeniable elementary justice of a minimum wage. Immediately the workaday realities create a dilemma. No member of a Co-operative Society is bound to purchase at the Store. So, in face of a huge well-directed Capitalism, paying low wages to what it would call "low-grade labour," and afterwards taking advantage of those low wages to tempt the consumer with unnaturally cheap goods, for serious productive works to pay an uncompromising minimum wage to all their workers would be something like a luxury. Again, Co-operation stands in precisely the same position in regard to the crucial problem of unemployment. Either the stores and factories must discharge workers at the special time when distress is most keen or risk their profits and dividends and, therefore, their custom just at this same season of common need. So the very voluntaryism

of Co-operation thus declares itself inadequate, requiring State and municipal action to supplement it. To avoid this conclusion, sometimes it is suggested that there ought to be a Co-operative test—a kind of moral and intellectual tariff—imposed on candidates for membership, and that would be the logical outcome of the idea of a special community. But to raise such a barrier to the movement would at once destroy its real glory of democratic openness.

The alternative is to cease to be a people apart. It is to take a far greater place as a very necessary army of the one democratic host. For that would be the true place, than which there can be none better. Go in succession to a dozen Co-operative meetings, Trades Council meetings, popular Socialist meetings, workers' educational or similar classes, adult schools, brotherhood or other popular religious gatherings, and the reality will become manifest. These are varying sections—this one is in temper conservative, that one radical; but it is one people at heart, having one social cause. Nor is Co-operation a rival to the Socialist, the labour or any democratically religious, ethical, or educational movement. Its work is more truly co-operative—to supplement, to add to the instruments in the hands of the people. Let it, therefore, itself co-operate, and it will find in association a glorious work, in doing within its limits what no other movement can so well do; in teaching the people what no other movement can so well teach.

IX.—Consumers Nationally Organised.

The previous pages will have been written in vain if they have not simplified the remaining task, and made it more easy to see in the third idea of Co-operation—that of a combination of consumers—a true line of democratic advance.

With the Rochdale Pioneers the returning of profits to the purchaser was something of a detail—a chance discovery in the pursuit of an ideal. A concentration upon that point would have seemed sordid. Certainly, it would be ignoble to make the manner of distributing profit the supreme question. Nowadays, the very word belongs, economically, to Capitalism. The huge value of the Pioneers' discovery lay in its gradually leading (by an open road of which the dullest could not fail to see the use) entirely out of the capitalistic circle of ideas.

In praise of the ordered march that so many have made along that highway there is no need to speak here. Workers for the people, all the world over, have combined to do it honour. It has gained admiration even from those whose vested interests have stood to lose by the migration. When appreciation is so wide and so sincere, it stands as a testimony not to be bettered.

The present task is to review in regard to the issue the national organisation of consumers thus brought about.

The Labour movement took root as an instinctive rather than a logical challenge to Capitalism. It disregarded the platitudes of commercial success because of immediate needs, regardless of all distant goals. The complementary movement of Co-operation was not dissimilar. The people needed no telling that they received too little for their labour; and equally they knew themselves as unable to buy enough with their wages. Tools had been reft from the people; so, too, they had lost their barns and storechests. They organised according to the method of the Pioneers just to widen the vent through which, under Capitalism, the stream of necessaries trickled down to them. Only along the way has it been at all perceived that the united action of consumers leads directly to a larger future than the Pioneers themselves dreamt of.

For the movement to become large was an extraordinarily simple matter. Everybody buys. The more who buy in common the more economical it is, and the greater the saving. So the movement naturally widened. At the same time, equally naturally, it deepened. Whatever the attraction, the people had begun to control their own spending power, their own "effective demand," instead of handing it over to Capitalism as an Eskimo woman barters costly furs for a single sewing needle. Retail Societies became plainly a mere first step. Clearly, the next was for the retailers to constitute themselves a Wholesale Society. Plainly, this led to following the united stream of purchasing power back to the factory and the workshop. Yet, in modern industry, immediate productive works are not the ultimate sources. Hence this path of organised Democracy still leads direct to the further goal. For whether under Capitalism or Co-operation, demand, backed by money, does make its way to ultimate supply, and naturally carries with it a power of control.

The tendency of Capitalism is always toward reducing human affairs to a cut-and-dried business, severely subordinate to the one idea of profit. The contrary tendency of Democracy is to educate and humanise. Hence the consumers' movement could not be restricted to collective buying. The whole nature of the situation into which it entered and the needs of the class from whom it sprang demanded more. The many are subject to the few, not only through poverty, but by reason also of ignorance and mutual ill-will. So this consumers' movement, therefore, must organise some mutual education for its members, to introduce them to a larger and more social life. The economic gains naturally accruing to it provide the material means which, properly used, are invested rather than spent.

The State has, as yet, no women citizens. Greatly as the workers' wives are interested in their husbands' earnings, the business of the Trade Union, of the Trades Council, or of the Labour Party, is not directly theirs. Yet, notwithstanding the increasing number of women employed in factories and shops, the working housewives of the country are, and will be, legion. As consumers and buyers for yet more consumers they are not to be ignored. Thus arises a direct appeal to this huge neglected reserve of Democracy. The consumers' movement, however, cannot afford simply to reward with dividend the woman with the basket. It must educate her, also, as a buyer, a democrat, and a citizen. It must take part in one of the most urgent and beneficent of possible revolutions—the extension of that great name "the people," until the noun stands, as it ought to stand in all public affairs, for the women just as much as for the men.

Thus has consumers' Co-operation grown. It is limited by the spending power of the people; but even these comparatively narrow borders have not yet been reached. Again to quote the figures of "Riches and Poverty," though only half the total national income goes to the thirty-eight million people below the income tax level, that half does represent a sum of £885,000,000. Another £550,000,000 goes to a middle class. The great bulk of the first sum and a fair part of the second form the practical purchasing power of Democracy. As an instrument to its ends each sovereign is as real as a vote, as real as a trades unionist card of membership. Some of those whom money enfranchises are difficult to organise. The very poor, while in the slums their spending power is bought and sold over their heads as "goodwill," remain outside nearly all existing societies. Many individuals in other classes may have interested reasons for standing apart. On the other hand, the poor ought to be enlisted and the middle class might be far more largely won over. At present £107,000,000 represents the spending power organised. It is no more than a respectable nucleus. Yet, even so, consumers' Co-operation is an indispensable democratic movement. But the Socialist is usually grossly ignorant of it; the average trades unionist has hardly heard of it; the increasing number of middle-class enthusiasts for a social art, drama, and literature pass it by as a kind of shopkeeping. From the Church Socialist League to the Salvation Army a dozen religious bodies eager for the common good either give it only spasmodic attention or fail entirely to recognise its import. Whatever they do with their voices, their pens, or their votes, all these democrats give the great bulk of their earnings, involving all the personal influence that goes, or might go, with them, to the building up of oligarchy.

A democratic force in the world of undemocratic Capitalism, thus exists consumers' Co-operation. If a true outline of it has been given, then many conclusions easily and logically follow. First, it is not itself the Labour movement; its first duty is not to its employees. The true case is that the trades unionist and general labour movement and itself are both, so to speak, departments of a common Democracy existing for the people's whole welfare. The prime business of the one is with wages and conditions; of the other with prices and qualities. The two "departments" should naturally work together, each giving the other a different point of view. In the factories and workshops of Democracy as consumers, their rule for the unity of the movement must be supreme. That ensured, there is nothing to prevent a certain desirable amount of home rule. While unable to lift its workers far above the surrounding level, the consumers may be expected to improve sensibly upon the *average* wages of Capitalism, without insisting upon the driving that frequently goes with boasted high wages. And though unable to abolish the monstrous evil of unemployment, they have, at any rate, the power in a dozen ways to moderate the ill and lessen its hardships; and the more loyally, intelligently, and unselfishly they co-operate the more this power will increase.

The movement is not a complete human society in itself. But the principles suggested lead directly to the more real part of the old ideals—a keen sense of national unity in what is practically one organisation, from the smallest retail Society to the remotest department of the Wholesale Society. They lead also to understanding the movement as a pioneer collectivism. The land, the railways, and other huge single economic forces, may reasonably be acquired by the people through the State. But for a long time to come neither the State nor the municipalities will have the freedom of a voluntary movement to acquire shops, factories, and so forth. It may finally prove that such partial action, on the present democratic basis, best serves the whole people. In either case both are instruments of the one public; the consumers' movement needing to play its part in the State in opposing tariffs, in securing sound laws against fraud and adulteration, in hastening, say, the State ownership of railways, and generally in furthering all collective action that is clearly along the lines of its own principles, while gaining from the connection the salutary play upon itself of the full force of public opinion.

The movement has grown through its material benefit to its members; it has also claimed always to be a defensive movement. But defence and offence are relative words. Which we use depends on the point of view. In every conflict each side believes

itself to be the party attacked. So, while the movement should enlarge its activities for the defence of those who have too little for their well-being (capitalists are "not in business for health," but Co-operators are), it need not fear the word "aggression." Whether by State, municipal, or trades unionist action, every increase of real spending power, through old age or other just pensions, through higher wages, or relief to rates (if it involves actually setting closer limits to the rich, and is not lost through increased rents or prices), is a special gain to Democracy as consumers. Yet, as Professor Chapman has reminded us (C.W.S. "Annual," 1909), there is an ideal consumption. "By learning to avoid thriftlessness and thoughtlessness and the acquisition of worthless things, a society may really gain as much as from new inventions." The luxury of the rich is the poverty of the poor. Unwholesome expenditure of all classes is equally waste. It is right to win from Capitalism all the profit possible; but to put such gains always first is to pervert the movement. Consumers' Co-operation ought to stand as a democratic union against the waste of war, of tariffs, of competition, and, not less, of ignorant, technically uneducated consumption.

Finally, it would be failure if the movement were to remain limited to the present minority of available consumers. If ten million men, women, and children are in some degree served by the movement, thirty million remain untouched. Does it mean that Capitalism is better for consumers than their own organisation? This majority must be won over permanently; and that can only be done through a revival in the movement of the spirit of service. The lowest Capitalism seeks to bribe and trick the consumer with a thousand false gifts and cheap devices. But, "you cannot fool all the people all the time." Our methods will need to be as many—but different. At the least, we must emulate the serviceableness of Capitalism in its best and most public-spirited representatives.

Stand in front of any big cheap-jack shop, pass through the streets of any great town, go into the homes of the people, pick up any newspaper, and the fact must be borne home that the many need not only a larger power over materials but also knowledge and wisdom to use even the powers they have to more wholesome purposes. Workers to-day are unemployed, but other workers are mal-employed. There is a pathos in the common spectacle of wonderfully perfect machines running at high speed, of human beings carefully tending them year in year out, of business men seriously and strenuously active—simply to produce things which no well-informed person, healthily trained, would ever

dream of demanding. Of what avail to better conditions if the object of the labour is of less consequence than the making of those images which created a vested interest in Ephesus? On the other side, in how many cases would not the worker himself gladly be quit of producing, often at the price of his health, things which he knows to be without real value? So we return to our starting point, that a first step toward a new social order is the organisation and education of the people by and for themselves, specially and definitely as consumers.

Conclusion.

The long upward struggle of the people, led from age to age by the wisest, best, and frequently least-known, has brought us to a situation of apparent defeat. The rich and few appear more than ever strongly secure of power. But this is an illusion. That power is qualified by Christian civilisation as before it was not. Where its scope has increased since the Middle Ages, the increase is temporary. Already on all sides new forces of a Democracy never so well equipped are at the gate. We need an enthusiasm for bringing the separate hosts into that sane unity which gives one purpose to different armies with different methods. For modern conflicts are not terminated by single combats or spasmodic battles. Those forces win which maintain a well-related action, of high individual quality, through the months, and years if need be, of an ordered advance.

Moreover, modern soldiers cannot fight for their own personal ends. They are not freebooters. Conflict is always a duty that a man of good spirit is glad to conclude; and if it is selfish it ceases to be a duty. Capitalism is the result of a society undeniably larger and richer than of old. There will be no triumph for all unless victory over it brings a new social order still larger and richer than the present, as well as more equal, social, fraternal—a society to which men of all types and classes may honourably be loyal.

The future is and must be uncertain—

> It may be we shall touch the happy isles,
> It may be that the gulfs will wash us down.

With public opinion pliable as it is to-day, a great European war, involving this country, may arise in any year and throw back all our hopes. A more subtle foe—a progressive degeneration of character or physique—may yet undermine our best-founded structures. But whether this empire stands or falls, whether this race flourishes or decays, humanity will go on, and history is the witness that what is done for humanity is not done in vain.

Parisian Market Gardening.

BY ERIK GIVSKOV.

FROM whichever side the traveller approaches Paris during spring-time he must be struck by the luxuriant fertility of the soil and the busy life displayed everywhere in the small fields, which, surrounded by their grey stone walls, exhibit an abundance of the most varied crops. While the train is speeding on, it carries you through a landscape of the most exquisite beauty. Along the rising ground on the hill-side the land is cut up into small plots like the squares of a chess-board, and in the valley the fruit trees bend their blossom-laden branches over an infinite variety of tomatoes, strawberries, potatoes, asparagus, green peas, sorrel, and lettuce. The air is filled with fragrance. Here is a field from which the delicate scent of the violets envelopes you; there another, whence thousands of sweet-scented roses perfume the air. Now the tall, golden ears of the wheat field hide their heads between the leaves of an apple tree, and there again the arrow-shaped leaves of the peach wave lustily before the wind, which cannot hurt them, sheltered as they are behind the thick stone wall along which they are trained. Then come long rows of apple and pear trees in espalier; then the vines are trained along the wire fence, or a fig tree is striving to justify its existence in this northerly latitude by yielding real ripe fruit. The luxuriance of the vegetation continually reminds one of the sunny southern provinces of France; nevertheless, here you are, in Paris, with its rather severe climate, which by no means equals that of the southern and south-western counties of England.

Nor is the fertility due to any special conditions of climate or soil. If the Parisian gardener has succeeded in creating a very good imitation of the sunny south in his little garden, it redounds to his own credit only. By deep and careful handling of the soil, and by the use of enormous quantities of horse manure, he has made the soil warm and fertile; and by sheltering belts of trees and walls the warmest rays of the sun are lured into the garden and absorbed by the porous mould and the thick walls. The climate in itself, more especially during the winter, is execrable enough, but in the garden it is already like spring in March and summer in April. By incessant toil the Parisian gardener has conquered Nature, who willingly obeys her devoted master.

But the train continues its speed towards "the City of Light," and the rural character of the landscape gradually changes. We

pass through one suburban village after the other with its grey, dusty streets and its grey, dismal houses. Still, in between these deserts of stone there are stretches of land upon which the builder has not yet encroached, and this is all occupied by our tenacious gardeners. The land, however, is much too dear here for an ordinary gardener to make his efforts profitable, and we, therefore, make the acquaintance of quite a special sort of gardener, viz., he who regularly year in year out takes five, six, and even seven crops out of the soil. It may be well worth our while to look a little more closely into the life and work of these gardeners.

If anything can be more regular than the life led by these people it is the size and shape of their gardens. The area, almost without exception, ranges from 7,000 to 10,000 square yards, that is from about 2 to 2½ acres of land; to exceed this area to any considerable extent would be unprofitable, because "the master's eye," which is an indispensable factor for the success of the undertaking, could not survey a much larger plot of land. The garden is always of a quadrangular shape, oblong or square, for only thus is it possible to lay out the various beds with the greatest economy of space. Almost invariably you will find the garden surrounded by a low grey stone wall, which breaks the force of the sharp winds in early spring. Behind the wall is the dwelling of our gardener, humble enough in appearance, but it attracts attention on account of the lofty water reservoir, which, placed upon a solid basis of timber and brickwork, shows its black-painted head high above the ridge of the roof. The rays of the sun are reflected from the numberless windows in the forcing frames and from the thousands of glass bells under which the gardener forces his young plants. And in the garden we see the people at work, almost invariably the same number—three men and three women—with their backs bent towards mother Earth, digging, hoeing, or weeding. Working away all day long as they are, it will be hard to find anybody surpassing them in industry. If you pass at four o'clock in the morning you will find them in full activity; and if you return when the sun is setting they are still busy.

The land is dear, very dear, and the nearer you get to Paris the dearer it becomes. But on an average it will cost about 30,000fr. per hectare, or about £480 an acre, and to pay such a price for the land would be ruinous unless the cultivator can manage to draw forth from the soil some six or seven crops a year. To do that, however, entails such an amount of labour that, strictly speaking, our gardener ceases to be a cultivator and practically becomes a manufacturer of vegetables. And, as we shall see, he is in reality perfectly entitled to this name.

There are about 1,200 such growers of fruit and vegetables in the close proximity of Paris. As a rule they are not owners of the land they till, but pay a rent of 2,000fr. a year, which represents a fair interest on the capital invested in the land and improvements. But the gardens are almost without exception owned by old gardeners, who have made a competency and are now living comfortably on the interest of their savings and the rent they obtain for the garden. And the gardener is generally no stranger. Either he is a son or a son-in-law of the proprietor, for the family of the gardener are faithful to the calling of their ancestors, and generation after generation have cultivated the same plot of land.

But it is a fact that if the son of the land faithfully clings to the soil the reason is this, that the land can support its son. And though the life of our gardener is one unceasing toil from year's end to year's end the main reason of his perseverance is to be found in the fact that he finds a fairly comfortable living on his land, and even can put by a few thousand francs annually.

But he must endure unending toil, from sunrise to sunset, and we can only form an idea of the labour he must expend upon the land when we learn that if he is to obtain a fair revenue from his work he must produce vegetables to the value of at least 20,000fr. annually, while in good seasons the produce may rise to the value of 25,000fr. And all these vegetables must be grown in a garden of less than 2½ acres of land.

But let us call upon one of these gardeners. Though they are not quite exempt from the suspiciousness so common in the French small holder, we shall probably be well received and obtain permission to look at the garden. Nay, if we come at the right moment, we shall be asked to "prendre le café" and a glass of old brandy. For, though the gardeners are very sober people, they know extremely well how to value the good things of this world. Let us ring the bell and enter where already at a distance the water reservoir and the grey stone walls tell us that we shall find a gardener's modest dwelling.

The house looks pretty much like houses in every other country belonging to well-to-do persons of the lower middle class; perhaps a wee little bit less cleanly. But "Que voulez vous?" When Madame must get up every morning at two o'clock in order to go with the cart to the "Halles," then immediately on her return must don her working clothes to go into the garden to weed it, it is only to be wondered at that she finds any time at all to attend to her domestic duties. The food, however, must be looked after, for, as *le patron* justly says, "If you want people to work well you must feed them well." May be that the cooking is not always

so dainty as it might be. for the time necessary for the preparation of the food must literally be stolen from the garden work. The "ragout" is put over the fire and left to itself, and, in the hope that it will not get burnt, the housewife hurries again into the garden. Experience makes a master, and, in spite of all, the food as a rule is excellent. Look at the family assembled round the luncheon table—father, mother, children, and labourers, for among the gardeners the old patriarchal customs still prevail, and the entire household take their meals at the same table, sharing each others' joys and sorrows. The happy consequence is that the hands identify themselves with their master's interest to a far higher degree than is usually to be found between master and man, and, though the work is hard and the toil of the day is long, there is nobody who works harder than *le patron*, unless, perhaps, it is *la patronne*. It is not sufficient that she is trained for the work. She must literally be born and bred to it. As already stated, it is she who goes to Paris with the produce; she alone understands the commercial part of the business, and nothing but a very serious illness would persuade her to leave this task to another. Even during her pregnancy she sticks to business, and even when the happy event is drawing nigh she goes to town. The only precaution taken is that the midwife goes with her. Not an inconsiderable number of future gardeners, for that matter, have seen the light of day for the first time in the vegetable cart.

But *la patronne* has many other duties to attend to. As already stated, she must in her little way look after her house and children except the babies, who for the first year of their lives are put out to nurse. But her main duties are performed in the garden. As soon as she has returned from Paris at about ten o'clock and has put the pot on the fire, she must go out, and all day long is much more than fully occupied by various garden work and in collecting and cleaning the different vegetables which early the next morning she is to take to the Halles. She really must be born and bred to the business to be able to carry out her work in a satisfactory manner, and, for that matter, also in order to be in a position to support the toilsome, monotonous life she is obliged to lead. Of amusements and relaxations there are hardly any. The daughter of a gardener who might happen to go to a dance in the village or to the theatre would soon lose her reputation. But when one has to get up at two o'clock in the morning the rest in the evening is much too sweet for such recreations to have any very great power of attraction for one.

Thus it may be said of the women, no less than of the men, that they form a class absolutely separated from all others. Once a gardener, always a gardener. Woe betide the gardener

who should marry any girl but the daughter of a gardener. With a wife not brought up to the business he would court disaster. Almost all the gardeners are, therefore, related to one another by marriage, and new blood is only supplied to all these families of gardeners when a young man comes in from Brittany or Normandy and obtains work in one of the gardens. He will earn a monthly wage of 60fr. in the winter and 80fr. in the summer in addition to board and lodgings, and in the course of five or six years he will have succeeded in learning the business and putting by a few thousand francs. He then marries the daughter of a gardener, who also has a substantial banking account. Father-in-law and *le patron* are willing to come to the aid of the young folk and establish them; so they obtain the lease of a garden and pay the traditional rent, 2,000fr. Then their career is settled for ever. Toil, toil, toil; but unless some unforeseen accident should befall them they will put by annually some 2,000fr. or 3,000fr., and they are thus pretty sure that even before old age is reached they will be able to realise the ideal of every Frenchman: to retire from business and live on the interest of their savings.

But, though it is a hard and toilsome life that these people lead, it is at all events a healthy one, and the food they eat is as a rule palatable and always nourishing. At seven o'clock in the morning they have bread and cheese with a glass of wine; at ten bread and butter and coffee. In the summer they cease work at twelve and go to sleep until two o'clock, when lunch is served, consisting of a good dish of meat—ragout, cutlets, or the like—with wine *ad libitum*. Thereupon they work away until dusk, when dinner is ready: soup, meat, and fruit; and then—well, then they are really so tired and sleepy that they go to bed at once, at any rate the man and his wife, who must be up again at two o'clock next morning, the wife in order to go to town with the cart, and the husband to awaken the hands and start the work of the day. Perhaps afterwards he may go and lie down for an hour or so, but if there is any urgent work to be done he must also remain at it. And the day passes as the day was passed the day before, and as it will be passed the following day—digging, planting, weeding in the scorching sun or in the pouring rain all day long and all the year round.

In winter, of course, there is somewhat less to be done; but the main reason thereof is that the day is so short, and that it is impossible to work in the garden when it is dark. In return, the few hours of daylight must be used if possible more intensively than the long summer days. So, even in winter, there is not much time for relaxation, not to speak of reading. But the intellectual cultivation is also absolutely the feeblest point in

the character of the gardeners. There is compulsory education in France until thirteen years of age, and the gardeners are only too glad to be freed from the trouble of looking after the children. So they send them to school at the earliest possible age, for there is nobody at home who has time to look after them. Nor is it a rare occurrence for the schoolmaster to see the children from the gardener's home put in an appearance at school as early as at six o'clock in the morning, for at school—even outside the school hours—the parents think they are always under some kind of supervision.

But it is not of any great importance whether they acquire any knowledge at school. They must needs learn to write their own name and to do sums—the latter is a capacity inborn in every Frenchman—but parents and children are well agreed that there is not the slightest necessity to go much further on the steep path of knowledge. They are in any case born to become gardeners, and in order to grow vegetables it is not necessary to know the outcome of the second Punic war. While, therefore, their general knowledge is by no means too great, their theoretical acquirements in their own line of business are also of a problematical nature. They themselves possess no schools in which instruction in gardening is imparted, and only very rarely do they send their sons to the existing horticultural schools. As one of their principal men said: "At the schools they make gardening with our money; we make money with our gardening." But there is hardly any doubt that this contempt of theoretical knowledge to a very great extent accounts for the fact that their cultivation—admirable as it is—to-day has made no essential progress from what it was a generation ago.

But, one may ask, what do the gardeners do during the long winter evenings? In the first place, the evening is not so very long. They work till almost seven o'clock; for when it has grown dark there is still something or other that must be done. The hotbeds and the glass bells must be covered from the frost, and the vegetables must be cleaned and arranged in bunches, so it is time for dinner before they have finished. At seven o'clock sharp dinner is on the table, and when the meal is finished it is eight o'clock. While *la patronne* does a little necessary housework, and *le patron* glances at his newspaper, the young folk may perhaps run across to the house of a neighbour gardener. Time for reading there is none. Nay, so busy is the life of our gardeners that, even in winter, Sunday is the regular washing day. Then the washerwoman comes early in the morning, and all the womenfolk keep at it, that the washing may be hung up and dried before noon. The gardeners—men as well as women—have

associated themselves with the soil they are tilling so completely that they have neither eyes nor ears for anything else; they have no time for theoretical acquirements; yet, such as they are, they are the admiration of the world. But also for the most urgent common weal they lack time and interest. Though they have a Co-operative Society—not very prosperous, though—for the purchase of materials and implements, the thought of Co-operation in production is not yet awakened in them. All that they export—and it is not a little—goes through the hands of agents, and when they are asked why they have no Society their only reply is that they have no time. Altogether—apart from celebrating the day of their patron saint, St. Fiacre, on the 30th of August—there is no feasting, and their only relaxation is to go to the wedding parties when a gardener marries his daughter to one of his young fellow-gardeners. Then there is a feast; the entertainment may last for days, and in the memory of the pleasures enjoyed they work away until the next wedding.

The life of the gardener is one of incessant toil. Perhaps not always very hard work, but uninterrupted and for long hours. This, however, is not due to the economic conditions under which they work, but mainly to the social conditions in which they are placed, while to some little extent it is due to the very nature of their occupation. When the right moment is there, the work must be done. Plants must be sown, planted out, weeded out, and taken up at the right time, or they will be lost or, at any rate, decrease in value. If, however, the gardener were able to afford to keep a few more hands the hours of work could be reduced. But the enormous rent, the excessive and unjustly placed taxation filches out of his pocket most of the fruits of his labour. If he is to live comfortably and to put aside a few thousand francs for his old age there is no help for it; he must work and toil early and late. And so he does with a right good will.

When a young man wishes to start such a vegetable garden, and he has contracted the marriage thereto appertaining with a gardener's daughter, his first thought is to obtain the lease of house and land. All the rest he must procure himself, unless he takes over a garden already in cultivation, and even the most necessary purchases run into a great deal of money. There are, first, two sheds to be built, one for the horse and cart and one for the storing of the forcing frames and glass bells, &c., and for the cleaning of the vegetables that are to be taken to market. He must also find a good cellar for the storage of such vegetables as are to be sold later on in the course of the winter, such as, for instance, celery. These buildings will cost him about a couple of thousand francs.

His next care is to have a good well dug, if there is none, as is generally the case. He must then construct his water reservoir, which he generally places at a height of five or six yards so as to give the water pressure. Then he must purchase a pump, a machine, pipes and hose for the distribution of the water all over the garden, and, when he has got this matter in order, he will have expended about 4,000fr. on this account. His most important and greatest expense is, however, still to be mentioned, viz., the forcing frames and glass bells. It goes without saying that the number of these to a very great extent must be proportionate to the length of the purse of the would-be gardener. While an old, well-established gardener may have 333 forcing frames with three windows in each, or a total of 1,000 hotbeds, and perhaps 4,000 to 5,000 bells, a beginner may commence with much less. But for a successful undertaking he must at least have 160 to 170 forcing frames and about 3,000 bells, and, in addition, the necessary number of straw mats for the covering of hotbeds and bells in case of frost. All this he cannot buy for less than 8,000fr. to 9,000fr. Further, he must have a horse and cart and implements of various kinds, the expense of which will amount to about 2,000fr.

But he has now only the raw soil, and if he is to make the business yield a profit he must first and foremost go in for early vegetables. It is for this purpose that he has purchased his forcing frames and bells, so he must now obtain a supply of horse manure. But Paris is not far away, and there he can get as much as he desires at a price of about 5fr. per ton, so every morning, when the driver returns from the Halles, he takes a cartload of horse manure back to the gardener. Every year the gardener needs about 1,000 tons of manure, and he must thus pay an amount of 5,000fr. if he is not satisfied to do with less than the 1,000 tons.

Before he can have any income worth mentioning from his garden he will have incurred expenses upwards of 20,000fr., or £800, and this, moreover, only in the case that he does not invest too much money in forcing frames and bells. But there must still be added the first year's rent and household expenses. So a man who does not possess some 25,000fr., or £1,000, cannot hope to start a new garden, not even on leasehold. If he wants to buy the land he must pay into the bargain a certain part cash down of the purchase money, which, as stated, averages some 30,000fr. This heavy expense is probably the reason why so few new gardens are started, while the ordinary procedure is that the beginner takes over a garden in full cultivation. But there are other reasons why it is more profitable for him to rent an old garden than to

start a new one. In the first place, the land being in cultivation, there are vegetables ready at once for the market, and the beginner may thus enjoy a sufficient income from the very first day he takes over the garden. Further, the soil is in a proper condition, while in a new garden it will take two or three years before the manure has entirely burnt out and has been changed into mould, so as to be able to serve as the only soil for the vegetables. In such a garden the original soil is of hardly any importance; it is covered everywhere with a layer of about 12 inches of old horse manure. If the original soil is not too humid or absolutely impermeable for the water, the Parisian gardener is able in the artificial soil thus created to conjure forth his wonders of early vegetables.

But if one considers that the gardeners annually put into their two acres of land about 1,000 tons of horse manure it is easily understood that, in the course of time, it is not a question of obtaining a sufficient supply of mould, but, on the contrary, of how to get rid of the superfluous mould. For the soil gets gradually too light on account of all the old manure; the sun dries it up too quickly, and the plants suffer. Though it is not much more than a fourth of an old well-cultivated garden that is laid out with hotbeds—all the rest is used for cultures in the open—the inevitable result is that the gardener cannot make any use of all the fermented manure, and he must sell it for what he can get. Of course, he will always have some income from the sale, but it is a question whether this income much more than covers the expense incurred by removing the manure.

It is evident that the transport of such quantities of manure and the preparation of hotbeds covering more than half an acre, as also the removal of the superfluous mould, must give the gardener and his workers a great deal to do. Still, that is only a comparatively insignificant part of the work to be done. If the garden is really to be a profitable undertaking no plot of it, however small, should be left unused for more than 24 hours—the time necessary to plant a new crop, when the old one has been taken up—unless the soil is to be dug anew; and, the cart going to town with vegetables every day during the summer and generally four days a week during winter, there is always fresh land to be planted whence the crops have been removed and sold.

It would take us far too long to go into details regarding the various crops raised during the year on the same plot of ground, but a few indications will show how intensively the land is tilled.

The gardener's year may be said to commence in August. Then onions are sown, which are planted out during November. In September cabbage is sown. As soon as the plants are big

enough, they are planted out and placed under glass bells. In October various kinds of lettuce are sown, which as soon as possible are placed under bells over fermenting horse manure to be forced. In less than a month they are ready for market. November is also devoted to lettuce under bells, and if the thermometer should fall below zero the bells are covered with manure to keep them warm. During December the new hotbeds are prepared, while lettuce is again sown, and in January gardening begins in earnest. In the hotbeds are first sown radishes and carrots together, and a few days later lettuce is planted. In the course of a few weeks the radishes are ready for market and are removed, and often they are followed by the carrots. As a rule, however, these are left to share the hotbeds with the lettuce until during the latter half of February both these crops are taken up; and, by degrees, as the lettuce is removed, cauliflower, which was sown and planted out in the autumn, is planted in its place. While the cauliflowers are growing, April is at hand, and the strong plants can do without artificial protection. The forcing frames are, therefore, removed and placed over new hotbeds, in which melons are planted, while the cauliflowers continue to grow in the open air. During June and July the cauliflowers have been removed and sold, and in their place celery is planted, while between the rows spinach is sown. And thus the gardener's year has run out.

But while our gardener is thus occupied many other duties must be attended to. If the soil gets dry he must water his thirsty plants, a work he undertakes on the same principles as the fireman who plays his hose on a burning house. If it is raining, and the weeds are growing in rank luxuriance, the weeding out must take place, so that the roots of the vegetables shall not be hurt by too late weeding. There are hotbeds to be prepared, mould to be carried off, seeds to be generated, for the gardeners are much too economical to buy their seeds. If these should degenerate owing to being raised from year to year on the same spot, they exchange them with a gardener from another district. But all this labour takes time, and our gardener is never idle.

It will be seen that there are not very many different kinds of vegetables these gardeners grow. Cauliflowers, melons, carrots, lettuce, celery, onions, and chevril, radishes, and spinach as catch crops, is about all that one will find in their gardens. But they understand how to keep their land continually employed with these crops, and, in spite of the great cheapness of most of their produce, they are able to make both ends meet very comfortably. Their expenses, inclusive of the household expenses, amount to about

50fr. a day, or about 18,000fr. a year. But, as we have seen, the income is very rarely less than 20,000fr., and may even considerably exceed this amount. It means a bad day during the summer if Madame has not a couple of hundred francs to bring home with her from the Halles, and, even though business in winter is poor enough and often drops down as low as 20fr. a day, the annual income will always exceed the outgoings by a few thousand francs.

This surplus would now and again have been greater still had it not been for special circumstances. It would take us too far afield here to describe the social conditions that in industrious France have created a class of no less than 400,000 tramps—1 per cent. of the entire population, or 5 per cent. of the total of male adults. Enough to say that, according to trustworthy authors, this is so, and that a considerable percentage of these vagabonds haunt the environs of Paris at night. When now Madame and her driver in the early morning are slowly approaching Paris it is only natural that they should be sleepy and try to take a little nap in the cart. But woe betide them if they do, more especially if they have a basket of asparagus or some other valuable crop tied behind the cart. The apache are there to look after such things; the basket is rapidly cut down, and long before Madame is thoroughly awake they are far away with the spoil. Also in the Halles there are robbers in legion. If Madame does not look well after her vegetables she will find that someone has profited by her inattention. But she is used to this sort of thing, and generally she is "all there." And if you think that she complains very seriously of her loss you are quite mistaken. She will only say, "Why, it is not every day that we are robbed."

However, she scarcely takes the matter so philosophically at the time it happens, and, moreover, it must be admitted that those who speak with the greatest equanimity of being robbed are they who have already retired from business. And there are many such. Though the French Budget has exceeded the fourth milliard of francs, though the rates are extremely high, and though the amount of taxes paid per head of population is estimated at about £5 to £6, the French *petit bourgeois* is still able to follow his life's one dream and "faire des économies." It may not be as much now as formerly, but in due course our gardener has accumulated enough money to administer to his modest wants and retires from business. However, he does not quite discard the occupation of his youth. He builds himself a cosy little cottage, sheltered by some beautiful trees, and there he still cultivates his vegetables and keeps his pigs, poultry, and rabbits. In brief, in spite of lack of scientific instruction, despite the

plunderings of the tax collector and high rent, and though his youth and manhood were passed in incessant, weary toil, he may still count on a score of years to be spent in material comfort and well-being. And already this is more than a man may hope to get out of a couple of acres as they are generally cultivated in England.

The gardeners we have described, who supply Paris and London with the first fruits of the year, must live in the closest possible proximity of Paris, because they must have an easy access to the enormous quantities of horse manure which they need for their culture. It is the same consideration that compels all the thousands of gardeners who produce vegetables, flowers, fruit, tomatoes, &c., in the open to live in the environs of Paris. But these gardeners do not use 1,000 tons of manure per hectare. As a rule they manage with about 40 or 50, and it is consequently not so necessary for them as for the hotbed gardeners to live so near Paris. Still, it is the need of manure which determines the site of their gardens. The greater part of their produce is not consumed in Paris, but exported to foreign countries, chiefly, of course, to England, while considerable quantities are sold to the great towns in the north of France. Thus it is not for the sake of the market, but almost exclusively on account of the easy access to manure, that the French gardeners have concentrated round about Paris. For a somewhat similar reason another centralisation is to be found, viz., that of each special culture round certain villages. Though an unfortunate legislation, which has prevailed for more than a century, has educated the French people to egotism and a rather deficient social spirit, Nature is now and again stronger than education. Man was created for co-operation. Only where men work for the same purpose close to each other can production prosper. However much each one strives to separate himself from his fellows, however much he attempts to surround his methods of production with a veil of secrecy, it cannot be avoided that his neighbours observe his doings. If any one invents an improvement in the manner of production it is not long before the whole district knows of it, and—when the neighbours, with true French conservatism, have convinced themselves of the value of the improvement—they end by adopting it. Someone starts some special kind of culture; the neighbours go round laughing for some time at the progressive spirit in their midst. Then they commence to talk of all the money he is earning, and the desire for gain—this quality which absolutely must have been procreated in France—forces them finally to imitate him. And the result is that in the long run the whole village has gone in for one and the same culture.

While we thus find the cultivation of strawberries practically restricted to the south-western outskirts, asparagus-growing carried on in the north-western, and while roses are cultivated in the south-eastern outskirts it is to the villages to the east of Paris that one must go to see the magnificent orchards which produce apples and pears that are sold at 1fr. and sometimes even 2fr. each to the firms who export them to England, Belgium, and more especially to Russia. Not that orchards are only to be found here. On the contrary, both in the southern outskirts and in the small towns to the north of Paris much good fruit is grown; but there the gardeners do not restrict themselves to fruit growing. Underneath the trees they cultivate vegetables, more especially asparagus and berries. In the little villages east of Paris, however, there is no room for anything else in the intensively cultivated gardens than just the fruit trees, and the revenue the gardener obtains proves that he is not badly advised in thus restricting the number of his cultures.

The fruit-growing district embraces a considerable number of villages, and in most of these you will find some 200 fruit gardeners. One of the foremost centres of fruit growing is, perhaps, the little commune of Montreuil, just outside the old fortifications, so it is easy to take a trip out there, and it will be worth while so to do.

In an old horse tram from Chatelet you rattle slowly through the artisan neighbourhood of St. Antoine, so well remembered from the time of the great revolution. Through dismal, grey streets of old dilapidated workmen's houses you pass the fortifications with their excise booth, and continue your way through more dismal, grey streets until the car stops outside the office of the Mayor of Montreuil. Now and again there is an open space in the street, and you get a little peep into a well-tended orchard. But that happens so rarely that you come to the end of your journey almost without having noticed anything indicating that you are now on the spot where fruit growing is carried on more intensively than anywhere else in France, nay, perhaps in the whole world.

But when you have left the car and turned one or two street corners you are suddenly in the midst of all the luxuriance. The whole southern slope of the little valley is covered with fruit trees; but you must ascend the opposite slope if you wish to see them well. For close by you see nothing but high grey stone walls—walls everywhere. As an irregularly divided chess-board the orchards extend uphill. Here is a garden of 20 square yards at most; but after all it gives its owner a fair revenue. There is room enough for two or three peach trees trained along the wall,

a couple of apple trees trained on an espalier in front of the peaches, and a row of vines along the fence. At the end of this orchard is another of about an acre; then another garden containing about a couple of thousand square yards. Each garden is surrounded by a wall covered with a coat of cement. These walls as a rule are about half a yard thick, for the thicker the wall the better it retains the heat of the sun and slowly emits it in the course of the night. If you enter one of the more extensive orchards you will find that inside the walls the whole garden is divided into small gardens by walls built across, extending almost from one outer wall to the other, and leaving only a small path along the outer wall to maintain communication between the various parts. And each of these little orchards is again cut up into small plots by hoardings of planks. If, therefore, you look down the path, you will find the outer wall covered with peach trees and the garden itself divided by rows of espaliers of apple trees, followed by a hoarding used as an espalier. Then comes again a row of apple trees trained along an espalier of steel wire, then a wall, and so on through the whole length of the garden. By all these hoardings, and more especially by all these walls and transverse walls, the gardeners have succeeded in transforming the rather cool Paris sun into the burning sun of the South. There is shelter from the severe winds everywhere; that is why the walls and hoardings are there, and the sun shines down upon the trees from a sky which in Paris during the summer time, as a rule, is serene and clear.

But the climate of Paris is insidious. It may often happen, more especially during the flowering season, that the frost sneaks up from the muddy banks of the Seine and destroys the hope of the gardener. Then he must not think that the heat of the sun, stored during the day in the walls, will be a sufficient protection for the tender flowers. Sometimes in the young spring he may get a sudden shower of hail or snow damaging his trees considerably. April and May are dangerous months for our gardener. If a shower of hail surprises him, the icy cold hailstones destroy the delicate shoots, and all hope of fruit is frustrated both for that and the following year. But our gardener is not easily caught napping; he knows too well how dearly it costs him. Therefore, all his walls and hoardings are provided with a small roof extending four or five inches from the wall, and, moreover, just below this roof he has placed a row of rails about half a yard long, upon which he lays boards or mats in case of threatening danger; and thus the trees are fairly well protected. But as soon as the danger is over these boards must be removed, so that they may not deprive the trees of sun and light. Also on

the espaliers, which generally consist of wooden uprights connected with steel wire, there are arrangements for the placing of similar rails, upon which mats or sack cloth are hung, and thus the gardener usually gets over the dangerous periods without great loss.

But he has other enemies than the climate to fight against. In the first place there are the insects of every description which threaten his fruit. It is mainly on that account that he must cover his walls with a plaster of cement, so that there may be no holes in which the insects can lay their eggs; but that does not prevent them from depositing then in the flowers themselves. To obviate this the gardeners have tried tying a paper bag over each fruit-bud even in mid-winter, so that the flies could gain no access to the buds; but the fruit was worm-eaten all the same. The eggs have probably been deposited the previous year on the undeveloped fruit-buds. The only possible remedy, therefore, was to spray the buds during the summer. Still the use of the paper bag was adhered to, but at another season. There is a fly which in June pierces the fruit to lay her eggs in it, and to preserve the fruit from being thus spoiled each one in the beginning of June is covered with a paper bag, in which it is kept to ripen.

Though it cannot be helped that a great deal of the fruit, so to speak, is born with the germ of death in it—the eggs of last summer's fly—the harm done in this way is rarely very great if only the frost does not destroy the flowers; for in normal conditions there is propagated much more fruit than the gardener will permit to ripen. And, the bad fruit being easily recognisable almost from the very beginning of fructification, it is not difficult to separate the tares from the wheat when the time for the thinning out arrives. One fruit per sprig and one in reserve, if the first one should not prove itself worthy of the confidence shown it, is all the gardener leaves for ripening. Thus there are only five to six fruits per running yard of boughs, or perhaps some 15 per square yard. But then it is also the kind of fruit that would make the most fastidious mouth water; and, moreover, every inch of the ground being utilised, the harvest is nevertheless highly satisfactory. For a really well-cultivated garden you may count an average per hectare—two and a half acres—of 20,000 apples, 20,000 peaches, and 10,000 pears, and each fruit of a choice quality. The peaches are sold in small baskets containing eight in each, and every six baskets packed in a larger one. The price they fetch varies, of course, with the size of the fruit. For fine well-developed peaches as much as 1fr. each is paid; but in the height of the season the price drops even as low at 25 centimes. Pears and apples are sold to great firms in Paris.

As soon as the harvest is over the merchant goes to the orchard and examines the fruit piece by piece, and the price also is calculated for each fruit separately. This is not so much to be wondered at when it is taken into consideration that for well-developed apples—almost without exception the Reinette de Calville, and only now and again the Grand Alexandre or the Reinette de Canada—the price paid is rarely less than 1fr. and often even 1fr. 50c. to 2fr. each. The pears are hardly so highly priced, but 75 centimes is not considered a high price, and frequently the gardeners are paid 1fr. to 1fr. 50c. The merchant then takes away the fruit, which is exported to Russia and other foreign countries, where the price often reaches 4fr. to 5fr. each.

As will be seen, it is only fruit of the very best quality that is grown at Montreuil and the other villages in the neighbourhood, and the price paid is so high as to enable the gardeners to do away with the need of growing other crops, such as strawberries or vegetables, beneath the trees. There are, however, gardeners who between the rows cultivate some strawberries or lettuce; but they only do so in order to draw the insects away from the fruit trees and thus preserve the fruit. Apart from such exceptional cases the only thing that they allow to cover the ground is some remnant of the manure given to the trees.

It is, however, not every gardener who can afford to keep such a model orchard. If a beginner were wealthy enough to start such an orchard, he would hardly think it worth while to go in for gardening—at any rate, at Montreuil, where the land is so dear. For the expenses incurred in establishing such a garden, more especially in erecting all the walls and hoardings required, are very great. There *must* be a wall round the orchard, however small the orchard may be, to catch the rays of the sun and to give shelter. But the beginner must be as economical as possible in this respect, for the walls cost 25fr. (£1) per running yard, the hoardings from 5fr. to 10fr., and the espaliers about 2fr. 50c. Owing to the great expensiveness of the walls it is not uncommon to find gardens where the surrounding walls are covered with peach trees; but in the garden there are no trees; instead of which peonies are grown, which give an extremely rich harvest of buds that are sold for 5 centimes a pair in the Halles.

But in the orchard of the well-to-do gardener it is wall, espalier, hoarding, espalier and wall in unbroken order. It goes without saying that the outlay runs into a very considerable amount of money; still it is only a comparatively small part of all the money that must be expended in starting if the gardener desires to own the land. This is more especially the case at

Montreuil, where the land is so dear that it is difficult for a gardener to buy and live on the revenue, large as it is. Nor are new gardens established here, and the old ones disappear gradually, though slowly, under the pick-axe of the building contractor. Most of the gardeners still existing are rich men, who have inherited the land from their parents and grandparents, who bought it for a mere song perhaps nearly a century ago, when land was cheap. Now it may be sold at a price of 10fr. per square metre, or 100,000fr. a hectare, equal to about £1,600 an acre. The rent is comparatively low, 1,500fr. being the general rate per hectare, or £24 an acre. But nevertheless, on land where such rent must be paid, it is not possible to carry on gardening unless you possess a great working capital. Every expedient that may increase the revenue must be employed, for an orchard in which an intensive culture was not carried on would not pay the high rent. For this reason there are very few leaseholders at Montreuil. Most of the gardeners own the land they till, and, having obtained it at a low price from their parents, the question of rent does not play so great a part as it otherwise would. But for a beginner without great working capital there is no help for it but to go farther afield to a commune where his work will not yield him so high a profit owing to the greater distance from the source of fertility, viz., the Parisian stables, but where rent is lower.

But wherever the beginner starts a new garden he must count on a great outlay before he gets any return. The garden must be dug and manured, walls, hoardings, and espaliers must be constructed, and the trees bought. The expense for trees is not very considerable for each tree, a price of from 4d. to 6d. being charged in the nurseries; but if several thousands of trees are to be bought it is a heavy expense for a new man. And the more walls and hoardings he can afford to construct the more trees he can find room for, and, consequently, the higher his revenue becomes. It is not too much to say that a garden well provided with sheltering walls, &c., may easily produce a crop of double the value of one in which the owner has been obliged to turn every penny twice over before expending it. For it is evident that it is the walls, &c., which make each little partition of the orchard into a snug little corner in which the fruit trees may bask in the sun.

Along all these walls it is, then, that the trees are growing and yielding their predetermined number of fruit in good seasons as in bad. With the exception of one single sort of apples there is no talk of permitting the trees to "rest" every second year. From their sixth to about their seventieth year they must annually

bear a fruit on each sprig. But they have been educated so to do from the very beginning, and it is the gardener himself who leads this "education." It is he who in winter and spring prunes the trees and thus decides how many sprigs he will permit to grow and bear fruit. It is he who, so far as his time permits, personally trains the boughs of the peaches along the walls and those of the apple and pear trees along the hoardings and espaliers. He is present and active when the soil is dug and manured, and when the trees are sprayed with insecticides. He must be there when the trees are planted, when the fruit is picked, and when the peaches are packed. He must go to the Halles with his peaches, and he must remain at home to supervise the very important yearly repair of the walls, to put paper bags round the fruit, and to keep his accounts in order. Everything depends on the gardener, and most of the work he must do himself. It is, consequently, the rule that a gardener has no more land than he can cultivate by the aid of his household and one male and one female assistant. One and a half to three hectares is the ordinary extent of the orchard cultivated by one man; but, a family being able to live comfortably upon one and a half hectares, he who owns three is already—and you may depend upon it that he knows it—quite a patrician, for the income is very great. Of course, it depends upon the amount invested in walls, &c., and the entire outlay per hectare may vary from about 15,000fr. for a garden with a surrounding wall only to 40,000fr. for one where walls, hoardings, transversal walls, and espaliers succeed one another. But in a fairly well-established garden the income per hectare will not easily sink below 15,000fr. to 16,000fr., and the annual expenses are by no means great. They may be summarised as follows:—

	Per hectare. Francs.
Repairs of walls	500
Manure	500
Insecticides	250
Wages (one man and one woman half the time per hectare)	500
Interest on capital invested, say 30,000fr. as a very big average.	1,200
Rent	1,500
Other expenses	550
	5,000

If you then add some 5,000fr. or 6,000fr. as household expenses, there still remains a net surplus of 5,000fr., a very decent return indeed of a holding of two and a half acres of land.

It is in the way above described that these gardeners at Montreuil and all the other little towns in the eastern outskirts work—in a very admirable, industrious, and able manner. But it is as if all the high, thick walls shut each one off from his

fellow-men and separate one gardener from another. Mutual aid and social spirit are ideas entirely strange to the gardeners. For this reason Co-operation is almost impossible. The gardeners at Montreuil a few years ago started a Co-operative Society for the sale of their fruit. But it was by no means a success, and it was liquidated a couple of years ago. The same is the case with another Society formed at Deuil, in the northern outskirts, and a few Societies that are still working are not at all prosperous. Thus six years ago a Society was formed at Groslay, the neighbouring village of Deuil, and it boasted, to start with, 250 members. But to-day only 18 have remained faithful to the Society. Still, the gardeners recognise the benefits of Co-operation. A Society was formed six years ago at Quincey Ségy, to the east of Montreuil, and on the 29th of June the first black currants were sent to market. Instead of 55fr. per 100 kilogrammes, which the merchants paid, the Society was able to obtain 65fr.; for gooseberries, instead of 32fr., it received 36fr. to 40fr., and for plums 62fr. instead of 45fr. But the suspicion, envy, and egotism of the French character go against any form of co-operation in production, and even this Society has not been a success.

It is the same lack of social spirit which at Deuil has led to another regrettable retrogression. Some years ago the President of the local Agricultural Society, after much hard work, succeeded in forming a Society for the protection of the flowers against frost. Everywhere in the district, with 10 to 30 yards distance the one from the other, uprights were placed, each one provided with a bunch of straw steeped in tar. A watchman, as soon as the thermometer was approaching zero, gave the alarm by blowing his trumpet, and the gardeners hurried out of their beds to light the torches. The heavy clouds of thick smoke proved impenetrable to the rays of the sun, and when gradually the clouds lifted the extremely thin coat of hoar-frost on the flowers had slowly melted away without the flowers having been injured by being too suddenly exposed to the heat of the sun. The measure was a success; but gradually a great number of members omitted to pay their contributions, relying upon their neighbours being willing to pay, and the torches thus being burned without any expense having been incurred by them. But this year the subscriptions had dwindled away to a mere pittance, and the Society has gone the way which every Society for mutual aid in production seems predestined to go in the environs of Paris.

There is one circumstance from which these gardeners—as for the rest all the other gardeners in the environs of Paris—suffer greatly, viz., the excessive subdivision of land. It is very

rare to find a plot of more than one acre; generally they are much smaller. There are plots so small that you cannot swing the traditional cat round in them. It is evident that a great area of extremely valuable land is wasted for roads between all these small plots, while the owner in many cases, though not at Montreuil, has to walk a couple of miles from one plot to another and thus loses a great deal of valuable time. The reason of this unfortunate condition is the same which is found everywhere else in France, and which makes its influence felt to the injury of the French character, viz., the enormously high and unjustly placed taxation. Not long ago a prominent Frenchman declared that "the Exchequer is the only prosperous business in France," and apart from the exaggeration he was not very far out, for the incidence of taxation is such as to paralyse industry and thrift everywhere. In the case referred to above it is the fees on transfers that deter the small holder from rounding off his property. While a large property may be sold without the duties exceeding 1 per cent. of the purchase price, for a small holding the duties invariably run up to 10 or 12 per cent., and, if the property is very small, it may happen that it exceeds 500 (five hundred) per cent. of the price paid. And then, when the transfer is in order, the purchaser is not much more secure in his right than the man who in England buys a property without knowing out and out the honesty of his vendor. But, in spite of all, by their eminent industry and ability the French gardeners know how to make their holdings extremely profitable, and live a life which many a good man in England might well envy them—live and prosper on their few acres of land, and die as well-to-do small capitalists. It is impossible to describe in detail all the admirable cultures that are found in the environs of Paris. It would require a volume to itself. But they all offer so many varied features of lasting interest that a few cursory remarks, which is all that can be devoted to them, will hardly do justice even to those which we may still find space to mention.

If from the Gare de Vincennes you take the train and get off at Brie Comte Robert or Grissy, two small towns to the south-east of Paris, you are at once right in the centre of the rose-cultivating district. Between extensive wheat fields the rose gardens lie round the towns, while aristocratic mansions are hidden behind the luxuriant green of their parks. It is on both the slopes of the valley formed by the small river Yères that you find the rose fields in the greatest number. At Grissy alone there are more than forty gardeners who cultivate roses.

The wild roses are collected in the forests and heaths of Bourgogne and Champagne in the course of the winter by people

who the rest of the year find a miserable livelihood by collecting ants' eggs for the food of the pheasants which serve as targets for the guns of the idle. When the roses are brought to the gardeners they are planted in the nursery and grafted. Eighteen months afterwards they are in full bloom. As soon as their power of production begins to decline they are taken up, and the land is planted with fruit trees or used for corn crops; and for the next ten years afterwards at least it is considered inadvisable to plant roses in the same field.

Altogether there are to be found in the district about 150 nurserymen with about 500 hands who cultivate roses, and having about 350 acres of land planted with the odorous flowers. In 1900 no less than 8,000,000 rose bushes covered this area, and the harvest was 5,500,000 dozens of roses. At the present moment this number has been considerably increased.

There is work to be done all the year round in such a rose field. During the winter the soil is dug and manured round the bushes, and these are pruned. The manure, in contradistinction to what is the case in the gardens already described, is obtained from the numerous cowsheds in Paris and forwarded in railway carts. The wild roses are then grafted by expert men, who acquire great skill and can graft about 1,200 to 1,400 a day. Each grafter is followed by a boy, whose business it is to bandage up by means of bast the wounds caused by the grafter's knife.

The harvest takes place in the summer, between the 15th of July and the 1st of September. At that period everybody is so busily occupied that a sick relative may easily lie and die without being taken care of. Already at 3-30 in the morning work is started, and it continues till dark. The roses are sorted according to their size in bunches of 12 and 24, and forwarded to the station in baskets. There the "rose train" is arriving, and the flowers must be there in time for it. When the roses reach Paris they are sent directly to the Halles. The gardener or his wife, who have gone to town by the same train, must be on the spot, when the roses are sold in the Halles, to look after their interest, for no one else will do it for them. The price obtained is generally 40 to 50 centimes a bunch, and may go down to 30 centimes. In periods of absolute abundance prices even sink far below that. Then comes the good time for the street vendors, who wander about in the by-streets of Paris with their baskets, filled with roses, on their backs, and sell the beautiful flowers which they have bought at 6fr. per 100 dozens.

From Grissy the distance is not great to Marcoussis and Palaiseau, where field upon field is covered with violets. But we are here in a district where many other things are grown.

Arpachon is a centre for the cultivation of haricot beans. You take the electric tram from there to Montlhéry, and you pass through one of the most beautiful and fertile districts in the environs of Paris. When you reach Montlhéry, where an old tower of a ruined castle looks down upon the busy life in the valley, you are in the midst of an endless stretch of tomato fields. But practically every sort of crop is cultivated here. Fruit trees of every description cover the fields and bend their snowy-flowered crowns down towards the strawberries, tomatoes, peas, potatoes, and a thousand and one other crops which the peasants grow beneath the trees. Behind the fences peep forth the graceful leaves of the vine, and on the slope opposite the town the tomato fields dominate the valley. Wherever you look you see men and women with bent backs in full activity, and more than 50 hectares are covered with tomatoes in the little commune of Montlhéry alone.

Though we are here about twenty miles from Paris, the land is very dear owing to the intensive culture and the great profits which the peasants consequently obtain; 4,000fr. net profit per hectare is not much more than a fair average, therefore the peasants can afford to pay dearly for the land, and 6,000fr. to 8,000fr. is the lowest price at which a hectare may be bought.

But the tram is waiting, and the engineer impatiently blows his whistle. At Montlhéry it branches off for Marcoussis and the violet fields. Though the tram is slow the distance is not great, and we pass only too quickly through the beautiful valley sheltered on both sides by hills, where forests of fruit trees follow finely-cultivated fields in varied succession. Soon we are in Marcoussis, and feel greatly disappointed by not finding the atmosphere redolent of the fragrance of the violets. But remember that we have come here in May, which is the flowering season for the fruit trees and the wild violets of the woods. But these latter, however, are too cheap for the gardeners to compete with. Therefore, they have entirely changed the order of nature, and the 35 hectares of land grown with violets in the commune of Marcoussis do not at present boast of a single flower. But wait until October. When the days are grey and dismal and the weather inclement, when Nature refuses her spontaneous gifts to man, then is the time for the gardener, and he obtains a price of 18fr. per 100 small bunches. In December the price is even higher; but the harvest is then partly over. Still, you may find violets till the beginning of April, but the price has then dropped down to 5fr. per 100 bunches.

Also at Palaiseau, about five miles nearer to Paris, violets are cultivated. But here it is principally strawberries that cover

the narrow fields. While in the commune of Palaiseau more than 100 hectares are cultivated with strawberries, there is in the canton, the total area of which is 12,000 hectares, no less than 700 hectares of strawberry fields. The valley is dominated by a high hill, on the top of which a big fort shows its teeth, but round its feet the peasants are peaceably growing their strawberries. The profit, however, is not now what it was formerly, for quick trains take the fruit to Paris from far more distant parts where the land is cheap, and prices have consequently declined. For the early strawberries the gardeners may still obtain about 1fr. 50c.; but in the season, when the berries deluge Paris from everywhere, they must take what they can get, and this may even be as little as 10 centimes a pound. Then it is the jam factories who buy and make a very profitable business with the cheap fruit. But the gardeners cannot agree to start a Co-operative Factory and so themselves take the profit. "Each man for himself" is the watchword here as everywhere in France, and no gardener would sell his strawberries to a comrade to help him to accept a big order. In the busy time the work is terribly hard, and the gardener rarely goes to bed. He must supervise the picking and the packing, he must go to the Halles, where he may have to wait with his cart for hours before he can get access to the market owing to the multitude of strawberry carts waiting. Then he must hurry home to start a new day's work; but he prefers to do all this, and even run the risk of obtaining a low price for his strawberries, rather than to help a fellow-gardener by selling to him. The only satisfaction he has is to be found in the fact that the other gardener is obliged to refuse the order if he is not able to deliver the whole quantity himself. In the height of the season more than 40 women are occupied in picking per hectare; when the baskets are full they are placed in a small thatched shed, where the berries are left all day sheltered from the hot rays of the sun.

Though their life is hard, these gardeners are a well-contented lot of people, for they are earning good money. Their greatest complaint is that they cannot obtain land enough, for extensive State forests and aristocratic villas with large parks occupy most of the land in this neighbourhood.

It would be tempting to describe a great number of other cultures: the cultivation of beet-root, carrots, and leeks at Croissy; that of asparagus at Argenteuil and Gennevilliers, where the sewage is used for irrigation; the fruit tree cultivation at Deuil, where vegetables and asparagus are grown beneath the trees; the cultivation at Houdan of plants used in medicine, where, owing to the cooler climate of the neighbourhood of Paris,

the volatile oils remain in the plants to a much greater extent than in the south, and where, consequently, the price realised is many times higher than for the same products grown in southern climates; the cultivation of pineapples at Sarcelles, and many others. But it is not necessary to go into further details in order to prove how extremely rich and variegated the cultures are in the environs of the French capital. This enormous and profitable activity is not due to the climate, for it is not a particularly good one; it is not due to the conditions of the market, for a great portion of the produce, perhaps by far the greater part, is exported, mainly to England. It is not due to happy social conditions, for social conditions in France are anything but happy and act as a brake on production. The only special advantage which the neighbourhood of Paris possesses in preference to any other part of France seems to be the easy access to manure. For this reason the gardeners have settled down in their thousands in the villages round the capital, and with their industry and experience, acquired through generations, they have made Paris the provider of most of Europe of the first fruits of the year. But there is no real reason why this state of things should continue for ever. In Great Britain manure may be had in as great quantities and at as cheap rates as here, and the Atlantic's mild humid breath sweeps across the whole country and renders the climate warm and the soil fertile. There may be some culture or another that may require more sun than foggy England may boast of; but in most cases the English climate is more propitious for gardening than the sun-baked France. As the medical plants of Houdan are more valuable than those of Italy and Algiers, so, and for the same reason, the apples and vegetables of England ought to be better than those grown in France. And the Briton, with his highly-developed inclination towards Mutual Aid, ought to be miles in advance of the French gardener. There are no economic reasons whatever why the English people should not grow all their vegetable food themselves and live in comfort to boot by so doing, instead of festering in the slums of the great towns. The only reason why the whole of England is not cultivated like the environs of Paris is a social one, viz., that access to the land is denied the labourer. But the present Liberal Government will probably see to that. They have still time to make good their promises in this respect, and then England will flow with milk and honey to an extent undreamt of amongst the French gardeners, who, each man for himself, slowly and painfully must do the work that can only be well done by one means—by Co-operation.

The Great Social Awakening of the Ottoman Empire.

BY ALBERT COATES.

I.—The Past.

THE Ottoman Empire has been the theatre on which events of world-wide importance have been played, at different times, during the past twenty-five centuries. It has a history as fascinating and renowned as any empire of the world. Its capital, Constantinople, has often sounded to the crash and shouting of war since the days when the wandering Megara first settled there and named it Byzantium. The armies of Zerzes, Zenophon's Ten Thousand, the hosts of Alexander, the legions of the Roman Republic and Empire, the hordes of Celts, Huns, and Bulgars, the early Russian and Norman armies, and the pious Crusader troops have all, in their turn, encompassed the walls of the great city and given it a history unsurpassed by any other of the world—a history which reads like a great romance, never flagging in interest down to the time of the fateful Tuesday of 1453 (so magnificently described by the immortal Gibbon*), when the great Sultan Mohammed, "The Conqueror," with his hordes of Turks, poured in at the breach at the gate of the walls of Theodosius, and the Emperor of Constantinople perished, and the Eastern Empire was lost for ever to the Christian faith.

It is no part of our theme to trace the history of the former glory or the faded splendour of the Ottoman Empire. It is rather our task to trace the rise and growth of constitutionalism and the struggle for liberty and its ultimate attainment. The fight was short but decisive; the triumph great and glorious.

So far as can be gathered, this struggle for liberty has been confined to comparatively modern times. It is true that there

* "Decline and Fall of the Roman Empire," chap. lxviii.

are records—meagre and imperfect—of some attempts to attain constitutional government in the past decades, but apparently there was no serious or organised attempt until about a century ago. At that time Western ideas had begun to permeate the Ottoman Empire, and Ottoman statesmen conceived ideas to bring their system of government into harmony with modern civilisation. Sultan Mahmud II., who came to the throne in 1808, and Sultan Abd-ul-Mejid, his successor, were wise and enlightened monarchs, and favoured constitutional reforms. It was during the latter monarch's reign that Reshid Pasha, an enlightened and patriotic statesman, induced the Sultan to promulgate the first Turkish Magna Charta (the "Hatti-Sherif" or "Gulhané"), an edict which abolished many anomalies and corruptions, and which effected many useful administrative and judicial reforms, especially towards Christians, who had suffered numerous disabilities. The reform was, however, ill-timed and destined to early destruction. Reshid was dismissed, and the old system was quickly re-established.

It is with pride that we English can look back on the part which Sir Stratford Canning (Minister Plenipotentiary at Constantinople) took at this time to promote the attempts at reform. Truthful and upright in all his methods, he soon won the respect and confidence of Turkish statesmen. His influence was immense, and at his instigation many corrupt and fanatical officials were replaced by men of Reshid's own stamp. His great policy was to secure equal citizenship for all. He was soon beloved by all reformers, and won the title of the "Great Elchi," meaning the "Superb Ambassador." He worked for the restoration of Reshid and his policy. In this he succeeded after years of agitation. He laboured unceasingly for the reform of Turkey from within, and for the complete equality in the eyes of the law of Christian and Moslem subjects. As a result, another edict—the "Hatti-Humayun"—was promulgated in 1856, which, among other reforms, gave a greater and more generous measure of liberty to the Christian population.

In 1861 Abd-ul-Aziz girded on the sword of Othman, and at first promised to follow the good example of his two predecessors. It was during his reign that the famous Midhat Pasha came prominently to the front of the progressive ranks. Unfortunately, Abd-ul-Aziz broke away from his wise counsellors, and fell under the influence of evil advisers. It was at this stage that the great struggle for freedom really commenced—a struggle which has resulted in the overthrow of a cruel despotism and effected the regeneration of the Ottoman Empire.

Midhat Pasha was the central figure of this reform. He was indefatigable and fearless in his work, succeeding at times in wrenching great concessions from the Sultan, and sometimes suffering dismissal for his bold and persistent demands. Midhat was one of the Ministers who, doubting the good faith and sincerity of the monarch, brought about the deposition of Abd-ul-Aziz in 1876. He was succeeded by Murad V., who, becoming hopelessly insane, only reigned a few months. In the autumn of 1876 his brother, Abdul Hamid, became Sultan. Midhat, however, would not permit the new monarch to take the sceptre until he had signed a document by which he promised to grant a Constitution to his people, and to rule with justice and equity. He framed his famous Constitution of 1876, in which all races and creeds were promised equality, and all future government was to be of a constitutional order. The new Sultan readily assented to the edict. He had not reigned, however, more than four months before he revealed the treacherous monarch that he proved to be during his reign extending over thirty-three years. He dismissed all his Liberal Ministers, and either sent the leaders of them into exile or to the bottom of the Bosphorus. Midhat was exiled, and spent most of his time in European capitals, studying the principles of good government and working out plans for the regeneration of his country. It is well known that, years afterwards, he was invited by the Sultan to return and to be made Governor of Syria, and that (illustrative of the base treachery of his royal master) he was accused of ordering the assassination of Abd-ul-Aziz, imprisoned in a fortress in Arabia, and cruelly murdered there by his persecutors three years afterwards. Midhat is regarded as the greatest of all Turkish reformers, and undoubtedly was the founder of the modern forces of Ottoman progress and liberty. He has been proclaimed the first martyr for Turkish liberty, and his name will ever be revered and his memory cherished by all Turkish reformers.

The seed of liberty had now been sown. We shall see how strong was its growth during Abdul Hamid's bloody reign, and how that he, by his tyrannical and despotic rule, unconsciously fostered and quickened this growth. The Ottoman reformers were prepared to sacrifice their lives to obtain the great instrument of liberty—constitutional government. Their difficulties, at times, seemed as insuperable as those expressed in the Homeric legend—"Scylla on the right hand, and inappeasable Charybdis on the left;" but the good ship Union, navigated by the forces of Progress, weathered every storm, and was brought home safely to the port of Liberty.

II.—The Hamidian Régime.

The policy of Abdul Hamid was directed by the narrowest, most fanatical, and most malignant motives. Added to this it was insane, for he not only chose methods which brought disaster to himself but at the same time he rapidly brought about the decline and decay of his own Empire. He resolved, having dismissed Midhat Pasha and his party, on personal rule, and he recoiled at no measure, however dastardly or contemptible, to secure his own purpose. He selected illiterate men of base character as his advisers; men who excelled only in mean and unscrupulous actions, and who were entirely at the mercy of the caprices of their wanton Sovereign. The Sultan and his Camarilla had but one object in view—that of the attainment of wealth and pleasure. Devoid of all true patriotism, they were willing to sacrifice country, home and kindred, friends, principles, liberty, and justice in pursuit of their vicious ends.

The magnificent navy built by Abdul Hamid's predecessor was allowed to fall into a state of decay. Indeed, he connived at the embezzlement by the Minister of Marine of ten millions sterling intended for naval expenditure. The Army, the flower and pride of the nation, was neglected and starved, and was no longer the staple defence of the Empire. Public moneys were appropriated by the Palace, justice was bought and sold, and promotion in all public services given to some Palace favourite who would sell it to the highest bidder. In this way every form of corruption arose. Custom House duties were divided between Exchequer and officials, mining concessions were paid for in bribes to the Palace and the Ministry of Mines, governors of districts paid for being appointed and gave over part of their salaries to the Palace, taxes were collected sometimes three or four times over, and the tax collectors, unable to get their salaries, recouped themselves from their collections. The rich, by means of bribes, often avoided paying their taxes, whilst most iniquitous measures were taken to squeeze absurdly large amounts from the poor.

Abdul Hamid was so fearful of assassination and conspiracy, as results of his cruel and oppressive rule, that he instituted one of the most elaborate and extensive systems of espionage ever known. It was the most hated feature of the Hamidian *régime*. Its limits were indefinable and unrestricted. It gave rise to more tyranny and oppression than any other feature of the despotism. There was under it no such thing as the recognition of the inviolability of the domicile. Houses of educated men were entered by the police and search made for forbidden literature. To possess the works of Herbert Spencer was a crime. Public meetings

were forbidden, and even public dinners were not allowed unless permission of the police had first been obtained. Newspapers were severely censored, and no mention of political events or criticism of the Government was allowed. Any news about Macedonia or Armenia was decisively suppressed. Theatrical performances were censored, especially if the play spoke of killing the Sovereign. Fehim Pasha, the notorious chief of the secret police, by the abuse of his official authority, intensified the rigour of espionage, and resorted to plunder, to blackmail, and even to murder those around him who in any way incurred his displeasure. The Sultan went even farther than this, and set spies to espy each other—Minister against Minister, friend against friend, and even relative against relative. In short, the Palace spies were everywhere; nobody was free from their vigilance. Every division of the Army had its Palace spy, and there was at least one in every foreign capital in Europe, to watch any suspects or to seek evidence against exiles who might be resident there. The Palace Secret Police Department was equipped with every appliance to facilitate the quick transmission of messages to their agents in any quarter. The cost of this system was enormous, and it has been estimated that the army of spies numbered 40,000, with an expenditure amounting to two million pounds a year. The chances of any who were denounced were poor indeed. They were often condemned without any pretence of a trial, and disappeared from their families, never to return. Exile and life imprisonment were considered lenient punishments for possession of papers expressing liberal views. Torture was inflicted within the Palace gates on people to make them betray their friends or relatives, and the fate of the denounced was strangulation or being dropped into the Bosphorus in a sack. It is beyond the wit of man to say how many thousands have been put to death or died in captivity as a result of this awful system.

From the very first Sultan Abdul Hamid was the avowed enemy of the Christians. He hated them, and was determined to curtail the rights granted to them by his predecessors, and to restrict the privileges which the capitulations had given to foreigners in his Empire. He resolved to champion the cause of the Pan-Islamic party, and as the Caliph to surround himself with his followers, of whatever race, so as to form a potent politico-religious body of Moslems who would oppose and oppress the Christian nations and peoples. The story of the oppression and massacre of Christians by this arch-fiend is too well known to require repetition here; all Europe was horrified at their slaughter, and by the impotence of the Sultan's Government to maintain order, a foreign gendarmerie was forced upon him by the Powers.

In exercising his powers of absolutism and despotism, Abdul Hamid overlooked one most important and far-reaching fact. He played away his most reliable and sustaining power in extending his despotic tactics to his Army. The steadfast fidelity of the splendid Moslem peasantry (who were the mainstay of the Army) to him, as the Padishah, was unswerving. The chances of success of the revolutionary movement were remote so long as he retained the affection and loyalty of the Army. Had he only recognised the importance of preserving the loyalty and affection of his soldiers he would long have maintained his despotic rule. The Turkish soldier is among the bravest and most uncomplaining in the world. He will suffer any hardships and endure any privations, but even human endurance has its limits. The condition into which the Army had sunk was deplorable. The soldiers were only half fed and half clothed. Their pay was small and always in arrears. They were untrained and without discipline, and their officers utterly devoid of any of those qualities which stimulate and kindle the fire of ambition, so essential to military life. The men, after their term of enlistment had expired, were often made to remain with the colours indefinitely. In sickness they were still worse off. There were no trained surgeons or medical corps to attend to them, and if the nature of their sickness or wounds did not admit of caring for themselves, in most cases their chances of recovery were reduced to a minimum. Naturally, the rate of mortality increased with alarming rapidity in the Army, and under this maladministration there was a great waste of young and strong life. As the onus of compulsory military service in Turkey fell on the Moslem population (the Christian element enjoyed complete exemption) they suffered the full burden of the horrors of this awful treatment, but when the propitious moment arrived the Young Turk leaders did not fail to drive the moral home. Little is the wonder that the Army lost the affection that it had once felt for its Sovereign. All progress and advancement were impeded by this unscrupulous Monarch. Fearing that the introduction of Western ideas and influences would open the eyes of his subjects, he used every means to eradicate and destroy any Western innovations which might have taken root. His subjects, with certain exceptions, were forbidden to travel in foreign countries, and even the journeying up and down their own country was viewed with suspicion. The officers who were attached to the various military schools of Turkey, where they were trained by European instructors, were suspected of possessing Western ideas, and were given commands in remote parts of the empire, where they would be out of touch with the usual means of communication

with the outer world. Under such neglect and maladministration the Ottoman Empire sank to its lowest ebb. Its conditions seemed almost hopeless. Massacre, rapine, and spoliation were rampant; the wholesale misappropriation of public moneys was bringing it face to face with bankruptcy, and placed its impecunious internal organisations at the mercy of its creditors—the Christian Powers. Even its best friends, realising its impotence and degradation, could foresee the disintegration of the Empire so soon as the jealousies of the Great Powers subsided and the "balance of power" was adjusted. To the Ottoman subjects themselves the burden of despotism and absolutism was becoming intolerable. In the words of one of their own poets the terrible state into which the Empire had sunk is well depicted:—

> O Fear, armed Fear, to whose swift downfall go
> From the widow and orphan each loud plaint of woe
> O Laws, but tradition, O Tyranny, 'neath
> Whose oppression no safety nor right but to breathe.
> O Justice, the courts have expelled thee for aye,
> Unredeemable promise, eternal lie.
> People, losing all power of emotion from fear,
> To you is aye stretched out Suspicion's long ear.
> O mouths dumbly locked by the fear of the spy,
> Popularity wide brings but Hate in full cry.
> To be Policy's slave, Sword and Pen is your lot;
> O great Moral Law e'en thy visage forgot.*

With such a record there is little wonder that Abdul Hamid has become known by such opprobrious epithets as "The Red Sultan," "The Great Assassin," and (in the words of our own English poet) "Abdul the Damned." Every sect, denomination, class, and race of the Ottoman Empire was affected by the common round of his despotism. His tyranny extended over all quarters of the Empire, and almost to a man the nation was ready to rise up against him and cast off the yoke which the accursed despotism placed upon every subject in his afflicted Empire.

III.—The Ottoman Committee of Union and Progress.

"The real author of the Moslem Revolution was Abdul Hamid" is a truism insisted upon by all who have taken part in the proceedings of the Young Turk movement, or indeed all who have intelligently watched the train of events in Turkey during the last few years. History furnishes us with many examples of a monarch who, by his ruthless persecution and endeavour to

* From a translation by Miss Jenkins, of Scutari.

suppress all measures of progress and reform, has unsuspectingly given a real and lasting impetus to the organisation which he desired to destroy. This was essentially true in the case of Sultan Abdul Hamid, the Young Turk movement, and the great Ottoman Revolution. His persistent oppression, his hideous system of espionage, and his intolerable rule drove intelligent and educated men to desperation. Hundreds of enlightened men were driven into exile, and, living secluded and isolated lives, they had much time to read and cultivate their intellectual faculties. As a result they became silent missionaries of enlightenment and progress, and poured a continuous stream of prohibited literature, dealing with progress, liberalism, and liberty, into Turkey to their oppressed and unhappy friends living under the sway of a cruel despotism. Gradually the seed of discontent and dissatisfaction with the Sultan's rule was sown, and an earnest desire—yea, a determined resolve—to be relieved from the polluting and poisonous miasma of tyranny and all its prostrating infirmities was manifested. In time the whole country was prepared for revolt.

The first indication of the thirst for freedom is to be found in Turkish literature of thirty years ago. A wonderful change had been growing yearly in the whole tone, spirit, and character of Ottoman literary work, owing principally to the study of French, which is universally read in the Empire. Translations into French of the works of the great reformers of all nations were scattered freely in every province, and modern Turkish writers were inoculated with their views and ideas. Consequently, the literary productions of modern writers possessed some of the fire and energy of progressive thought. The poets, too, abandoned, more or less, the crude and weird ideas imported from the Persian literature (which they had imitated sedulously for centuries), and chose more imaginative and pleasing themes.

> In poetry, likewise, Western forms have well nigh superseded the ghazels and kasidas of the olden time. A corresponding change has taken place in the language . . to meet the requirements of newly introduced conceptions and ideas. . . . Of course, all these changes have not been effected without opposition . . . haters of all things Western opposed them bitterly; but the battle has virtually been fought, the victory won, and, for good or for ill, Europe has conquered Asia, Paris has replaced Shiraz.*

From the time of the suspension of Midhat's Constitution of 1876 there appears to have been no great movement against the system of repression and tyranny until 1901. It must not, however, be surmised that all the operations of the early reformers had ceased. A vigorous and active propaganda was in operation,

* Stanley Lane-Poole, in "Turkey: Story of Nations."

and the whole country was seething with ferment and discontent. The exiles and friends in Western Europe sustained and upheld the feelings of dissatisfaction. At the same time, the progressive leaders recognised that, if their country was to effect its regeneration and emancipation, it would have to be by the efforts of their own countrymen. They must work out their own salvation. They properly estimated the danger of allowing the Powers to take the initiative in any reforming agency—the danger of territorial loss and the gradual dismemberment of their Empire. They were grateful for the sympathy, advice, and support that they received from outside, but they were firm in their conviction that their reforms must be worked from *within* the Empire. The Turk is, by nature, an extremely reticent and uncommunicative man. Whilst he is sincere in his beliefs, and enthusiastic in his work, he makes but little show of his labour. Retiring and reserved, he is profoundly in earnest, and revels in the seclusion which his reticence affords him.

It was, then, about this time that the Young Turk Party was formed—at least it was at this time that it was first heard of, although probably it may have been in existence for years prior to this date. The party consisted of the exiles and refugees, who formed a Committee in 1901, at Geneva, where they could meet in safety and without fear of persecution. They formed there the nucleus of the famous "Ottoman Committee of Union and Progress," which has since become historic and famous for ultimately effecting the deliverance of the Empire from a cruel despotism. The Empire was to be freed and take its place among nations by "Union," and its regeneration was to be effected by "Progress"—the very antithesis of the long period of sterilisation caused by oppression and despotism. The time had arrived for action, and the work of the Committee would have to be extended and pushed forward with speed. The headquarters of the Association was moved from Geneva to Paris, and Branch Committees were formed in London and other European capitals. Agents and sympathisers were to be found in other large towns, and, in spite of much jeering and incredulity as to the efficacy of their action, the work of the Committee expanded and developed in all parts of Europe. The deplorable state of anarchy and terrorism existing in Macedonia at this time, and the awful massacres and persecutions of the Christian subjects in Armenia—terrible as they all were—were a means of allowing the Young Turk reformers to establish their work securely in those two regions. They prepared the ground to receive the seeds of revolution. They showed how fallacious it was to expect anything like liberty, justice, and security to the oppressed Christian

subjects from the Sultan or his Government. Equally futile would be the action of the Powers to secure better government for them. They must effect their own salvation from *within* their own Empire, and it could be effected by mutual co-operation and sympathy. At all costs they must prevent the disintegration of the Empire, and, to do so, promote the union of the various peoples, races, and creeds, and make it strong.

To the unhappy residents of the districts the message was acceptable and impressive. They were not the promoters of the wretched conditions under which their country was placed. It was not the Turks who perpetrated the appalling massacres in Armenia, but the savage Kurds, at the instigation of the Sultan and his Camarilla.

The first and most important aim of the Young Turks, then, was to bring about a unification of the various elements of the population, and to arrange an *entente* between the Armenian, Macedonian, and other non-Moslem factors of the revolutionary movement. The undertaking appeared at first to be beyond the limits of possibility. The ideas of the various parties were widely diffused, and yet they had one common aim—the overthrow of the despotism. It was only by most skilful and delicate handling that the *entente* was arranged. Earnest, patient, and persuasive reasoning with the leaders of the various sects was the means adopted to attain this end, and it was undoubtedly the patriotic sincerity and earnestness of the Young Turk leaders that ultimately convinced the various groups that these reformers could weld man and man, and, by this fraternisation and co-operation, a Government could be created which would grant full liberty and equality to its people.

For five years the Turkish reformers worked among the various groups before they won their complete confidence. At times it appeared that the differences were too wide ever to be overcome. At length, at a Congress in 1907, all parties promised their allegiance to the programme then formulated, embodying the following aims:—

(*a*) To depose the reigning Sultan.
(*b*) To maintain the integrity of the Empire.
(*c*) To establish a Constitution like the one of 1876.
(*d*) Absolute equality to all the various races and religions.

Adverse critics and enemies of the reformers regarded the movement to overthrow a cruel but well-established despotism as fanatical and hopeless. The Sultan and his Camarilla, however,

heard of it with alarm, and instituted all sorts of inquiry and took greater precaution to preserve his personal safety and that of his throne. The programme was, however, acceptable to all parties concerned in the revolutionary organisation, and a vigorous campaign to carry out its principles was started.

The time had now arrived to transfer the headquarters of the Committee to Turkish soil. It was found to be difficult to operate with headquarters so far away. The Young Turks exhibited excellent judgment in selecting Salonica, the chief city of Macedonia, as the headquarters of the Committee of Union and Progress. Situated on the Macedonian coastline, it commands a fair view of the bay, and is a thriving seaport town. In the past ages, when Macedonia was a part of the ancient Grecian Empire, Salonica was the scene of many notable events. Even to-day it bears the traces of its antiquity, with its sculptured piers and crumbling buttresses. From the quayside, on a clear day, the snow-capped Mount Olympus may be seen, and the hills and dales of classic Greece lie scattered across the glistening sea. Most of the ancient city has, however, fallen prey to the expansive demands of modern commerce, and the new city presents a pleasing and striking spectacle, with its well-built houses and well-lighted streets. It had long been regarded as the home of liberty and progress, and was reverenced by all patriotic Turks. It is situated at a considerable distance from the capital, and enjoys the fresh and pure atmosphere of liberty and freedom. Its past history and modern environment rendered it peculiarly well fitted once again to take a prominent place in history and to be the birthplace of Ottoman liberty. Here was initiated one of the most striking movements that the world has ever seen.

The wisdom of choosing Macedonia as the *théâtre de guerre* was apparent to all. We have seen the serious condition of anarchy which prevailed in that province, and how ripe for revolt all grades of the population were. The first and chief object of the Young Turks was to win over the Army to their side. The troops were in a most disaffected condition; ill fed, ill clad, and rarely paid, they were in a state of mutiny. They were weary of the endless guerilla warfare against the Christian population—a species of warfare devoid of glory and utterly distasteful to them. They were galled beyond measure at the sight of the well equipped, regularly paid, well fed and clad gendarmerie insisted upon by the Powers, and knew that it was only due to the corrupt and iniquitous administration of the Sultan that their own conditions were so bad. To the young officers (who were enlightened and broad-minded men, having passed through the

military academies and received instruction from foreign teachers) the position became insufferable, and their sympathies were whole-heartedly inclined to the Young Turk movement. They did not fail to drive the lesson home to the soldiers under their command, and in time the whole Macedonian Army gave its unstinted support to the Young Turk Committee.

"The Ottoman Committee of Union and Progress" was, so far as can be judged, the first organised and definite resistance offered to the Sultan operating within his Empire. Its full history has yet to be written, and even the details of its functions are vague and uncertain. In the main, however, its general outline has been learned with fair accuracy. The founders, at an initiation of members, impressed upon the proselyte the extreme importance of implicit secrecy, and it was only on a declaration on oath that the initiate was allowed membership. Upon a solemn promise being given, and provided he appeared to be trustworthy, the aims of the society were explained to him. The actual ceremony of initiation was most imposing, and one calculated to inspire the proceedings with sanctity and solemnity. The man was blindfolded and led to some secret place, so that his whereabouts would be a matter of perplexity to him. His eyes were uncovered, and his attendants, strangers wearing heavy black masks and suitably disguised in other ways, administered the oath to him. With his hand on the Sacred Book and on the sword, he swore solemnly to obey, and to make the work of the Committee his particular call in life. He promised to exert every energy to promote and further the work, to obey cheerfully any duty allocated to him by the society, never to reveal any secret connected with the work, and to kill any person, however near and dear to him, whomsoever the Committee might condemn to suffer the extreme sentence. He was again blindfolded and led back to the place whence he had started on this solemn and mysterious errand. Even then, a long term of probation was required, during which time he was closely watched and his integrity amply tested. Finally, he was attached to one of the local branches, consisting of fifty to two hundred members. Of these he was only allowed to know four. Five was the largest number which was allowed to meet at one time. One "guide," who received the Committee's instructions, was appointed to each group, and he communicated with the "guide" of another group, so that the various groups were kept in close touch. By this means the official instructions were issued and conveyed without a moment's delay, and, at the same time, a strict secrecy of the whole proceedings preserved. It is obvious that there must have been some authoritative body, probably in Salonica, to direct

and manage the Committee's main affairs, but its identity has never been revealed. It is estimated that there were some twenty thousand active members in European provinces just prior to the revolution in July, 1908, and that there was a rather smaller membership in Asia. The expenses of the work were defrayed by a subsidy of 2 per cent. of every member's income.

Bearing in mind that the Sultan possessed the finest secret service of the world, and that official espionage was in active operation in all parts of his Empire, it will be readily understood that the work of the Committee was not only extremely difficult, but extremely perilous. The ordinary means of communication could not be employed. The Post Office afforded no facilities, and all messages had to be conveyed personally. It is to be recorded to their lasting credit that women, acting upon the inviolability of the harem, rendered veteran service to the cause, and carried written messages hidden in their clothing. Men encountered all sorts of dangers in bearing missives, and it was only by the most perfect system of united action and complete concord that detection was escaped. It speaks eloquently of the fidelity and earnestness of the members. From time to time isolated cases of infidelity were discovered, and the death penalty was rigorously applied. The Government did succeed occasionally in tracing some clues to the revolutionary movement, but not a word of incrimination could be exacted from the accused persons, even after the most horrible and cruel tortures had been inflicted. There is not one instance of betrayal by an initiated member on record. The great strength of the Committee was vested in the idea of the absolute equality which prevailed among its members. Never in history has there been so consolidated an organisation of widely distributed units.

The means adopted for conducting propaganda work were truly remarkable, and read more like a romance than actual history. Members of the Committee assumed all kinds of disguise in order to fulfil their work. Some became hawkers, pedlars, and even beggars, journeying from town to village, up and down the country, dropping a word here or placing a copy of the Committee's journal—the *Mechveret*—there, into the hands of those who they knew were to be trusted. One member kept a barber's shop, and whilst practising his tonsorial art sowed the revolutionary seed in the heart of his customer. Another member actually secured a post as cook in the kitchen at Yildiz Kiosk, and actively disseminated revolutionary work in the very camp of the enemy. In almost every sphere members of the Committee were at work, professedly at their particular calling, but actually in diffusing the revolutionary principles. Perhaps the most successful

stroke of all was the acquisition of the sympathies of the Post Office in Salonica. Every official was a convert to the revolutionary movement. The value of this conversion is apparent. Letters, papers, and all kinds of revolutionary literature passed through this office and were delivered, without arousing any suspicion, to their several destinations.

Valuable as these adherents to the Committee were, we have yet to consider the most potent factor of the revolutionary forces—the Army. The Committee very wisely chose Macedonia as the theatre of operations. Salonica was the headquarters of the Third Army Corps, the officers of which, as we have already seen, were won over to a man. This was the master stroke of the Committee's preparatory work. Had the Third Army Corps not been won over, the revolution could have been crushed in a few days. With its sympathy and aid, the success of the revolution was, at least in its initial stages, assured. The officers of the Third Army Corps were quick to perceive that the foreign officers, whom the Powers had forced upon the unwilling Sultan as reorganisers of his inefficient gendarmerie, were well and regularly paid, sufficiently fed, and smartly uniformed. Their promotions came by merit, and their ambitions were met with respectful and encouraging attention. The younger officers of the Third Army Corps particularly were swift to draw their own conclusions, and were soon enthusiastic converts and propagandists. The relations between officers and men in the Turkish Army are very cordial; consequently the men of the rank and file readily adopted the views of their superior officers. As the troops dispersed over the various regions of the Empire, the seeds of revolution were scattered, and soon feelings of discontent and insubordination prevailed generally over the whole Army. The only promise and hope of better conditions reposed in the revolutionary movement, and the Macedonian Army to a man was resolved on its realisation. These feelings were not confined to the Third Army Corps solely. A vigorous propaganda had been at work amongst the troops in Asiatic Turkey. Revolution was well afoot, and was destined to run a triumphant course.

IV.—The Revolution.

It is quite conceivable, that despite the stringent measures taken by the Committee to ensure secrecy in their operations, it was impossible to escape the vigilance of the Sultan and his well-equipped secret service. He appointed a Commission, ostensibly to inquire into the inspection of military stores, but actually to learn all about the "seditious" organisation of Young Turks.

It made its headquarters at one of the principal hotels in Salonica, and, as its actual *raison d'être* became well known, it made no attempt to conceal the nature of the inquiry. At first it hoped that the Young Turk movement could be suppressed by the punishment of the leaders, but further inquiry revealed the fact that the movement was widely spread and deeply rooted. It discovered that the Army was disaffected. It was deemed advisable to conciliate Enver Bey, a young officer who was probably the most impressive and best loved leader of the revolutionary party. A letter from Constantinople, couched in the most cordial terms, inviting Enver thither to receive promotion and decorations, only had the effect of driving him to the hills to carry on his work among the poor peasant classes, who were the most heavily and unjustly taxed people of the Empire. He knew that his promotion or decoration would be in the form of interment in the bed of the Bosphorus.

Meanwhile affairs in Macedonia were more alarming. At Resna, the scene of the great Macedonian rising in 1903, the standard of revolt had been raised by a brevet-major named Niazi Bey, commander of the military station, on July 4th, 1908. By a strategic move he gave the alarm that the rebels were in the district, and the garrison turned out to give battle. While the troops were out, the major and his small band took possession of rifles, ammunition, and also £600 of the garrison funds, and decamped to the hills. The Christian population, fearing another massacre, became alarmed, and prepared to make escape. They soon perceived, however, that Niazi's message was pacific. He had come, he told them, to battle with tyranny and despotism, to fight for freedom and equality, and to promote the happiness of the Fatherland. Troops were despatched to secure him, but the commander, being a personal friend of Niazi, marched directly to his camp, not as an enemy, but as a reinforcement. So impressed were the people by the protestation against the Sultan's personal rule, and by the plea for universal freedom and justice, that the revolutionary ranks soon swelled to large numbers. Pressure was brought to bear on the local magistrate, and he was compelled to send letters to the Inspector-General to say that the troops were no longer in the service of the Sultan—they were now fighting for liberty, equality, and justice.

The organisation of the Young Turk was, indeed, wonderful. Already all the districts were in a state of ferment against the Sultan and his Government. Enver Bey had proclaimed publicly that the Constitution of 1876 must be revived, and telegraphed to the Sultan to that effect. The Army in Albania was equally disaffected, and telegraphed a "seditious" message to the Sultan.

The leaders of the revolution had kept in close touch, and had so skilfully manipulated the Army as to win its sympathy and support, and had thereby completely gained the confidence of the people generally. Moreover, they were so well organised that they were prepared to carry on six months of civil war, should it be necessary.

What was the effect of all these revolutionary proceedings at Yildiz Kiosk? The Sultan was thoroughly dismayed. He ordered a general to proceed immediately to arrest and destroy the seditious forces, but this officer was shot dead as he was entering his carriage at Resna. Another general was selected for this hazardous business, but he obstinately refused to go. By the report from his special Commission, the Sultan realised that he could not rely on his Army. He learned that the Third (Macedonian) Army Corps was disloyal to a man. Troops from Constantinople were sent against them, but they refused to attack their comrades. The Second and Fourth Army Corps were known to be disloyal also, and even the First Army Corps, stationed in the capital, was unreliable. The Sultan, hoping to regain the affection of his Army, borrowed £80,000 from the Ottoman Bank to pay the troops, and assented to five hundred promotions in a single day. He offered a generalship to Enver Bey, and released thirty-eight soldiers of the Third Army Corps who had been imprisoned for seditious offences. Hoping to pacify the people, he dismissed his Grand Vizier and appointed Said Pasha, a man of semi-liberal professions. He also released several revolutionaries who had been detained in custody. Still serious news continued to arrive from all districts. A member of the Commission had been shot and seriously wounded, and another general killed. Indeed, it had been given forth that every general in Macedonia should perish unless a Constitution were granted. From Monastir came the news of a great town's meeting, demanding the revival of Midhat's Constitution of 1876, and on July 23rd a telegram was sent to the Sultan, in the shape of an ultimatum, from the Ottoman Committee of Union and Progress, demanding a Constitution similar to that of 1876, and His Majesty's reply within twenty-four hours. Failing his compliance, the Second and Third Army Corps would march on Constantinople.

The Palace officials were greatly alarmed, and nobody could at first be found sufficiently bold to convey the startling intelligence to the Sultan. At length the Master of the Ceremonies, realising that there was no time to lose, summoned up courage and presented the ultimatum to his royal master. To his great astonishment, the Sultan affected no surprise. Indeed, he believed that the idea was an excellent one. He had himself, in fact, been

working with a view to restore the Constitution of 1876. He decided, however, to convene a Council of Ministers to consider the message late that same night. On first impulse, he had resolved to accede to the terms of the ultimatum, but by the time that the Council had assembled, he seemed to have altered his mind, and was not disposed to concede to the impudent demands of an unrecognised body. In the Council the position was debated with much heat. Said Pasha and Kiamil Pasha urged the Sultan to give way. Other Councillors advised him to resist the demands. The allotted time was fleeting fast and the decision weighed in the balance. In despair the Sultan sent for his chief Arab astrologer, who was carried in on his sick bed. "Constitution" and "Parliament" were the first words that he divined. The Sheikh-ul-Islam (the chief interpreter of the Sacred Law), however, finally brought about the decision by declaring that a Constitution was in accordance with the Sacred Law of Islam, and that the Sultan, in resisting his people's demand, would thereby violate the Sacred Law. The Council dispersed, and, after the lapse of eighteen hours of the twenty-four, the Sultan's acceptance was telegraphed to Salonica, the headquarters of the Committee of Union and Progress.

Thus despotism fell ignominiously at a single blow. Abdul Hamid relinquished those despotic and autocratic powers which he had wielded so desperately from the commencement of his inglorious reign at the dictates of the most orderly and restrained organisation ever known in history. The most cruel and bloody despotism was vanquished by a bloodless victory. A new and glorious era was dawning upon the great Ottoman Empire.

* * *

The news of the granting of the Constitution was received in all parts of Turkey with great rejoicing. The nation was intoxicated with joy. Crowds assembled outside the Palace and gave demonstrations of their loyalty, for many believed at first that the Sultan had granted the Constitution voluntarily. Christians and Moslems, meeting in the streets, swore lasting brotherhood, and, linking arms, paraded the streets singing:—

> Liberty! Freedom! Tyranny is dead!
> Fly hence—proclaim—cry it about the streets.

Placards announcing that liberty, equality, and justice had been secured for all were given prominence in the principal streets. A general amnesty was proclaimed for political prisoners, and a decree making espionage an offence was issued. Exiles dwelling in various parts returned to their homes, and outlaws, some of

them desperate characters who lived by plunder and violence, threw down their weapons and marched in to the towns to take part in the great national rejoicings. Many a happy reunion of son and mother, of husband and wife took place after, perhaps, years of long and weary waiting. Even the various representatives of the Church took part in the outburst of national joy. Special trains ran to the capital from the country districts, bringing thousands of excursionists, all bent on taking their part in the festivities and demonstrations.

Whilst the nation gave itself up to a justifiable intoxication of joy the Committee were working to follow up their victory. The Sultan had not yet signed the *iradé* granting the Constitution. Furthermore, he held tenaciously to the shreds of despotism and absolutism that were yet within his grasp. He still retained the powers of appointing the Ministers of War, of Marine, and of the Interior. The Committee recognised that the appointment of these Ministers provided the Sultan with a dangerous weapon—one with which he might take an awful revenge at some future date. The Army and Navy knew enough of the corruptions that had taken place in those services to admit of the chance of their recurrence. Civilians knew that the appointment of the Minister of the Interior (who was responsible for the departments of Justice, Education, and Civil Administration) by the Sultan would probably mean a repetition of oppression and injustice. Further, the Sultan also retained the privilege of nomination to the Grand Vizierate. He was petitioned to relinquish these remaining powers, but he was inclined to obstinacy. Four members of the Committee journeyed to the capital and demanded an audience with the obdurate monarch. They were armed with revolvers, and intended to insist on their demands by force if necessary. Plans were also made for an attack on the Palace guards if any serious contingency arose from the visit to the Sultan. He conceded on every point, signed the *iradé* granting the Constitution, and formally ratified it with a solemn oath before the Sheikh-ul-Islam and Grand Vizier.

Thus the Committee followed up their victory by absolute conquest. They had obtained another Magna Charta. It is noticeable that they secured the restoration of their national rights in much the same manner as we Englishmen did from King John in 1215. The victory was bloodless in each case, and the two monarchs in question signed their Charters in moments of fear and depression. Having signed, both sovereigns resolved to violate their promises at the earliest opportunity. Death precluded John from carrying out his nefarious designs—deposition frustrated Abdul Hamid's base intrigues.

V.—The Interregnum.

Whilst the nation gave itself up to ecstatic outbursts on achieving its emancipation there were wiser heads at work considering the more serious issues of the situation. By common consent it was a time for great public rejoicing, but the reaction which would inevitably follow would require careful and diplomatic manipulation. The Committee recognised that after ecstasy would come depression, and that it would be impossible for them, a progressive and reforming body, to snatch the despotic sceptre from the hands of their tyrant-monarch without encountering some fierce and bitter hostility afterwards. Many thought that the new situation was rendered insecure by not deposing, or even beheading, Abdul Hamid. Doubtless, so far as the Ottoman Empire was concerned, this was true enough, but the Committee realised that the Balkan Peninsula had long been, so to speak, the carcass upon which Europe had craved to feast. By offering any violence to the Sultan they might incur the anger or displeasure of the Concert of Europe. They knew, too, that he was a past-master in the art of diplomacy—cunning and vindictive—and could play upon the emotions of the crowned heads of Europe, and possibly excite their pity. Consequently, they resolved upon the judicious expedient of giving the Sultan another chance, and not giving cause for European intervention, although constitutionally they were justified in carrying out the extreme measure. They were well aware, too, that the Turk is notably conservative in his ideas and manner of living. The people of "the unchanging East" do not welcome Western innovations.

Pessimists predicted that the revolution would be but an ephemeral success, and that the old *régime* would be quickly reinstated. The Turk had tasted from the cup of Liberty and had already felt new strength and new life instilled into his palsied system—new hope and new vigour and a greater activity. A new light had been kindled, and one which would not be easily extinguished.

There was a danger, it was argued, that the various national and religious bodies which comprise the cosmopolitan population of the Ottoman Empire would never unite, and that their hostility to one another would be a constant source of peril to the Constitution. This alleged disunion is, however, to a great extent an illusory suggestion. In private life, intercourse between Moslem and Christian has never shown any symptom of venomous hostility. Turk, Greek, Armenian, and Bulgarian respect and love each other. Many a time a Christian has saved the life of a

Moslem, and *vice-versâ*. The cause of any quarrels which may have arisen has been invariably the results of a corrupt and an interested Administration. *Agents provocateurs* often incited the different sects to acts of violence against each other for the purpose of affording some ground of accusation against them. A great impetus was given by the Committee to the movement for combining the units that comprise the Ottoman Empire by allowing all classes of citizens (Christians had been previously debarred) to bear arms for the common defence of the country. All will stand together in future, shoulder to shoulder, on drill ground, or perhaps on the battle-field, to take part in the great social and national campaign which all patriotic Ottomans have determined to pursue.

Unquestionably, a greater toleration has been extended towards Christians in the Code of Liberty framed by the Young Turk leaders. A liberal measure of self-government in religion and education has been allowed, and there will be no curtailment of these or of individual and civic privileges. The future policy will be rather in the direction of bringing Moslem and Christian into closer contact, and every inducement offered to effect their fraternisation. The vast question of nationalism is one of the greatest problems of Ottoman politics. Autonomy for the different nations of the Empire would be very difficult, and probably very hazardous to attempt. Failure at the present juncture in its application would certainly lead to the re-establishment of the old *régime*, so that the question is not compatible with the Young Turk policy. National co-operation, not national competition, is the forward policy, and the Young Turk leaders look for the loyalty and support of a united people—a loyalty nurtured and sustained by the steady and marked development of Ottoman patriotism.

The Committee knew only too well that the Palace favourites (who, of course, fell with the despotic power of their royal master) would be their implacable enemies, and would exert every effort to re-establish old conditions by intrigue, and by placing every conceivable obstacle in the path of social progress.

The old *régime* was the bitterest opponent of all social advance, discussion, and enlightenment. It found that its greatest power lay in keeping the people in abysmal darkness and ignorance. When the progressive movement was initiated by the Young Turks a remarkable desire for the acquisition of knowledge was manifested by the community generally. There was a great demand for literature, but it was chiefly by the aid of French translations that Young Turkey was brought into touch with the enlightened minds of Western Europe. The works of the chief

historians, political economists, and social reformers found their way to modern Turkey by this means, and the impression made was effectual and lasting. One of the most useful functions of the Committee is found in its educational organisations. In Salonica evening classes are held under the auspices of the Committee, and instruction in languages, political economy, liberty, sociology, and constitutional history and political justice is given. In this way large numbers of young men and women are being made good citizens and loyal subjects, and are being recruited to the ranks of the social reformers.

At first Constitution, Liberty, and Equality had their dangers to a people who had not been accustomed to such privileges As is not unusual, kindness was misconstrued for weakness—liberty for licence. This was particularly noticeable among some grades of the working classes. The tramway men, for instance, came out on strike, and a large number of men engaged at a newspaper office demanded a large increase of wages. Their specific cause for coming out on strike was not because they were discontented or had any real grievance, but because Liberty and Equality were afoot, and they were anxious to derive all material benefits that might conceivably arise from them. Many other minor disorders are recorded, but a notice from the Committee, addressed to the "honourable public," asking them to desist, invariably had the effect of restoring public order.

The Committee were not blind to the fact that, in taking the future burden of government of the Empire upon their shoulders, they had assumed many very serious responsibilities. They were pledged to reforms both social and political. Turning to what may be termed the most pressing political reforms, there seems but little room for doubt that they are being thoroughly considered. The Navy is being thoroughly reorganised by an English admiral. The Army, based on German principles, is being supervised by German officers. The police system over the whole Empire will be overhauled, and the gendarmerie system prevailing in Macedonia particularly will be extended over the entire country. A number of British expert financiers are putting the Customs into working order. Eminent authorities are preparing a report on the question of the irrigation of the country—a reform of which the country stands in urgent need. All these reforms will, of course, be effected only by a great expenditure, which brings the great economic problem of finance to the front. It is abundantly evident, that if the new *régime* is to continue the direction of affairs of the Empire, foreign capital will be required, and that many of the disabilities and restrictions inflicted on foreigners engaged in commerce will have to be

abolished. Vast sums of money can be raised by a Government working of the public services—tramways, telephones, and other "monopolies." A revision of the Customs, economy in the civil expenses, and the abolition of corruption amongst the officials, will greatly swell the funds of the exchequer. Little or no resistance to the new impositions of taxation is expected, and, with the growth of true patriotism, whole-hearted and generous sacrifices will be made by a people bent on the promotion of the welfare and the regeneration of the Fatherland. With these and with many other difficulties the Committee are dealing with conspicuous ability and with true prudence. The leaders of the Young Turk movement are enlightened reformers, who have as their real aim the good of the people, and not the satisfaction of their own personal aspirations. They are conducting their reforms with patience, calmness, and forgiveness, and with a spirit of true brotherhood and real patriotism.

The Constitution was less than three months old when it was brought face to face with a very serious international crisis. War clouds darkened the horizon, and, if they broke, the Young Turk movement would unquestionably meet an early death. It was only by the patience and restraint displayed by the leaders, and by the orderly and disciplined conduct of the nation that war was averted. Young Turkey knew that resort to arms, even though they were successful, would spell disaster to their cause, and probably death to the Constitution. They resolved, therefore, that every precaution should be taken to avert war.

European opinion of the change of Government in Turkey was that the Constitution had come in time to save the nation from decay. Indeed, Turkey would in due time take her place in the front rank of European Powers. The tributary States, and those over which the Sultan held suzerainty, therefore, considered that the time was opportune to assert what they considered to be their rights. Bulgaria was the most aggressive, and seized that part of the Oriental Railway passing through Eastern Roumelia. A protest from Turkey had the effect of Bulgaria declaring her independence.

The other States quickly followed suit. Candia, or Crete, which had for many years desired union with Greece, declared herself an integral portion of the kingdom of Greece. On October 3rd, 1908, Austria-Hungary, who, by the Treaty of Berlin, held powers of administration over Bosnia and Herzegovina, announced her annexation of those States. Thus the new *régime* had to face a very serious crisis. Young, and without experience of foreign complications, the Young Turk leaders were placed in a dangerous

plight. They were determined, from the very first, to avoid an armed resistance which, they fully realised, would jeopardise the Constitution.

The effect produced on the nation was bad, and the ignorant blamed the reformers for the complications which had arisen, and taunted them with being unable to protect the Empire from foreign aggressors. The situation was, for the time, critical, and the reactionaries were thoroughly unscrupulous in their methods. Their insidious proceedings might have involved their country in a long and disastrous war.

The firmness and acumen displayed by the Young Turks soon allayed all fears and restored public confidence. They suggested a strict boycott of Austrian trade, but at the same time forbade any molestation or injury to Austrian subjects. The nation responded loyally, in spite of the fact that the boycott inflicted severe hardships on large numbers of poor people who did the lightering and portage of Austrian commodities. Austrian merchants and carriers were ruined on account of the boycott, and found their business almost at a standstill. There was not one instance of any violence offered to an Austrian subject. A conspicuous feature of the boycott was the disappearance of the fez (so universally worn in Turkey), as this particular headgear is chiefly manufactured in Austria. When, however, the Young Turks and the Austrian Government adjusted their differences in February, 1909, the boycott, at a word from the Young Turk leaders, immediately ceased, and Austria compensated Turkey to the amount of £2,500,000 for the State properties annexed. The danger of war was over, and by their firmness and skill in diplomacy the *prestige* of the Young Turks stood higher than ever in the estimation of Europe.

Meanwhile active preparations for the elections to take place had been made. It is to the credit of the Turkish nation that they regard the ballot seriously—not as a means whereby to create a lively, if not uproarious, time. To them it is the most potent instrument of democracy, and is, therefore, sacred in their estimation, and their elections are considered in this spirit. As their electoral system varies considerably from our own, a few words of explanation will be necessary.

The Constitution requires that an election shall take place at least every four years, and the system is one of indirect election. One "elector of the second class" is chosen for every five hundred voters who are known as "electors of the first class." For this purpose the constituency is divided into groups, each of which has its own polling station. Every voter must be at least

twenty-five years of age and a direct taxpayer. The whole of the "electors of the second class" of the various constituencies meet together and nominate and elect the Deputies, of whom one is allotted to every fifty thousand male electors. A Deputy must have attained the age of thirty years, and must be able to read and speak the Turkish language. The Constitution provides for two Houses—the Chamber and the Senate.

The register of voters is made up very carefully. In the first instance the overseers (generally priests) compile it. Then the "revising barristers" (members of the Administrative Council) sit every day for ten or fourteen days to hear evidence, and they exercise the greatest rigour in admitting any claims which may be of a doubtful character.

The polling places are chiefly the courts of the mosques. Long tables are placed in the open air, and the voters come to record their votes with the utmost solemnity and the greatest ceremony. When all votes have been cast, the papers are placed in the ballot box—"the sacred ark of democracy"—decorated with ribbons and flowers, and borne in triumphant procession to the municipal buildings. The whole electoral proceedings are carried out in the same orderly manner, and large bodies of soldiers and police patrol the streets to prevent any breach of the peace. At the conclusion of the elections a solemn prayer is offered that the blessing of the Almighty may rest upon the Ottoman people and promote their prosperity.

The Committee of Union and Progress took a large and very important part in the elections. Their task was difficult, for there were no census, no statistics, no trustworthy information of any sort on which they could base their calculations. They made estimates of the population in each constituency or division, paying due regard to the nationality of the electors. They put forward suitable candidates on whom they could rely for support, but were careful to ascertain that their candidature would be acceptable to the electorate. They then intimated the importance of that candidate's return, and that they would resist the candidature of any other person who might put up in opposition. As the Committee exercised a vast amount of influence in the constituencies, it was obvious that they would, in most cases, secure the election of their candidates. The skill with which the elections were carried out and organised, despite serious difficulties, was most praiseworthy.

Serious complaints were made against the tactics which the Committee had adopted during the elections. Unquestionably, they had focussed the position with fair accuracy, and pressed their own aims to a decided advantage. It may be that they

rather unduly exercised their weight, but we must take into consideration how supremely important the electional results would be to their movement. Naturally they were more than anxious to secure the return of their candidates. The continuance of the Young Turk movement depended upon the triumph of the progressive party. The return of every reactionary candidate (and there were many in the field) was a vote given in favour of the revival of "the accursed despotism." It was also alleged that the Committee dominated the membership of the Electoral Committee, who, at the reformers' instigation, engineered the electoral districts in their favour. They were also charged with having wilfully excluded from the Parliamentary register large numbers of reactionaries who were legally entitled to enrolment. The charges have not been proven against the Committee, and are probably in most cases idle fabrications. It may be that the Committee did engineer the elections to some degree, and perhaps to us their tactics would appear a little irregular. We, however, are not without fault in our own electioneering, and the evil machinations of some of the electoral campaigners of Western Europe are most discreditable.

The results of the elections were most encouraging to the Young Turks. They were triumphant in all districts. In the Chamber they had an overwhelming majority, and in the Senate, which, according to the Constitution, is nominated by the Sultan, they had suggested two-thirds of the membership which the Sultan sanctioned. The new *régime*, therefore, appeared to be firmly established.

* * *

The meeting of Parliament was fixed for December 17th. The day broke cold and clear, and soon brilliant sunshine smiled cheerfully on the buildings, black with age, and over the narrow streets of the capital. The ships lying in the Golden Horn were gay with bunting, and the route over which the royal procession was to pass on that day was gaily and profusely decorated with the Crescent and Star. The ancient buildings of the city—the Forum of Constantine, monumental of the great and final victory over Licinius; the Mosque of the Magnificent Suleyman, proud "Lord of the Age;" the Hippodrome, scene of many a fierce and heated tumult; and the Mosque of St. Sophia, which, at the dictates of the all-conquering Sultan, became the metropolis of the Eastern Church—all now frosty and hoary in the past and glorious history of the Empire, seemed to revive and resuscitate those memories with all the pride of their great historic significance on this memorable occasion—this "Day of Constitution." From

daybreak all Constantinople was in movement—troops marching into position, artisans feverishly putting the final touches to the decorations, holiday crowds surging across the bridges over the Golden Horn into Stamboul. It was a great day for the Ottoman Empire and all its varied races—a day of deliverance from the accursed oppression of Abdul Hamid's personal rule. It was a day of radiant expectancy, a day of brighter prospects and of new hopes and joys.

The crowds around the Palace of Justice, where Parliament would meet, were enormous. Troops lined the streets, and whilst the crowds gave themselves up to hilarious joy and pure delight, there was no trace of disorder or disturbance. The appointed hour for the Sultan to open Parliament in person was at hand. Would he fail to come, and disappoint his people? The bands played the music of the new Constitution Hymn, and the people sang with ecstatic fervour: —

O home! blest mother, rejoice and be glad to-day;
Thy radiant smile beam o'er th' Ottoman's land we pray;
Away with vile deceit—let Truth now heavenward rise,
Clear as the orient sun illumes the ambient skies.
Hail, Liberty! Heaven's rarest prize for us is won,
Come, come, thou sacred Right, 'stablish the work begun;
Reveal thy sovereign power; e'en Death shall feel thy sway,
Victorious Goddess, reign on this triumphant day.
All, all thy children's noble race, a mighty band,
In bonds of love unite to weld the Fatherland.

Within the House the members had taken their places. The Young Turk leaders had accommodation found for them, and the dignitaries of the Church were present. In short, the House was waiting its formal opening by the Sultan.

The strains of the Hamidieh March announced the monarch's arrival. The Sultan, his son, and the Grand Vizier drove up amid scenes of indescribable hilarity on the part of the crowds. The Sultan was accommodated in a little square box, close to the President's chair. He stood at the salute, a melancholy, almost decrepit figure, with the Speech from the Throne in his other hand. For the second time Abdul Hamid stood before the assembled representatives of his people. What were his thoughts? He who had ordered the slaughter of hundreds of thousands of his subjects: he who had ruled for thirty years with a despotism and tyranny probably unequalled in history!

The Chief Secretary read the Speech: —

On account of the difficulties which beset the application of the Constitution which we caused to be promulgated after our accession to the throne, and on account of the urgent reasons for such a course set before us by our counsellors and statesmen, the first Parliament was temporarily dismissed

until the education of the people had been brought to a sufficiently high level by the extension of education throughout the Empire. . . . This object having been attained, and the intellectual progress of the people having reached the desired standard, we have acquired the conviction that Parliament should assemble once more as a guarantee of the present and future prosperity of the country. . . . It is our desire that the finances should be reorganised, the Budget properly balanced, and the resources of the country assured; that arts and education should be widely spread among the population, and the Army and Navy be brought up to a high degree of efficiency. . . . Our resolution to govern the country in conformity with the Law of the Constitution is irrevocable. May it please the Almighty to grant that your endeavours shall be crowned with success, and that the Fatherland shall enjoy every blessing. God aid us in our task.

The Speech was over; a blare of trumpets and the boom of cannon announced to the capital that Parliament had been opened. A representative of the descendant of the Prophet offered a solemn prayer, invocating the blessing of the Almighty on the efforts of Parliament and granting long life to the Sultan.

Abdul Hamid, his hands clasped on his sword, drew himself up, and in low, subdued tones, expressed his pleasure to see Parliament assembled, and prayed God's blessing for its continuance and success. After once more saluting the chosen representatives of his people, he slowly withdrew from the House. The scene closed—the deliverance of the Ottoman people was assured.

The unhappy monarch was driven back to Yildiz Kiosk in as great triumph as he came. Indeed, it may be said that he had played his part to perfection. It afforded to him a chance to become, at least, a popular sovereign. His people had proclaimed their loyalty and respect for him. The journey to open Parliament, which he had so much dreaded, had been a triumphant success. If he would faithfully adhere to the Law of the Constitution, he might become the popular ruler of a vast empire. He might, so to speak, blot out the past and cause his atrocious rule to be forgotten, for a nation has a short memory.*

* Although we recognise that the Constitution is capable of being perfected, we accept it just as it is, until such time as experience, which we are now about to have, enables us to modify it gradually and in harmony with the needs and requirements of our country. While preserving the characteristics and traditions of Oriental civilisation, we are firmly resolved to tread the paths of safety and progress, which is quite compatible with our customs and the spirit of our laws. It still remains to be seen whether this fundamental charter will be respected and loyally executed by the Sultan. The interests of my country oblige me to regard, without misgiving, the good intention of our sovereign. I have faith in his promise, but also believe, at the same time, in the patriotic power of our Committee of Union and Progress.—*Ahmed Riza Bey, in the "Mechveret" (the official organ of the Young Turk Party).*

The sun went down a blood-red orb below the horizon, and the great Day of Constitution closed. It had been a day teeming with events of the first importance, ever to live in the annals of the Ottoman Empire. It seemed as if a settled reign of Peace and Liberty had now been established for a people who had been long harassed and oppressed. The nation rejoiced in this hope, but Constantinople was to be, once again, the scene of uproar and violence.

VI.—The Counter Revolution.

During the period of the granting of the Constitution and the opening of Parliament the Committee of Union and Progress undoubtedly were the undisputed rulers of Turkey. They dictated to the Sultan his policy, appointed Ministers and officials, and managed the Army and Public Services. We have seen how, by the remarkable skill, patience, consummate tact, and adroitness of the leaders, the nation's affairs had been conducted with conspicuous success. Now, however, that Parliament had been opened they were quite willing to retire from their authoritative position and become a political party only. Their supporters claimed that such a step would be inexpedient, and they would not acquiesce to this suggested retirement. They maintained that, for fear of a return of the despotism, the Committee should act as a secret society behind the Government.

Unfortunately, the continuation of the Committee's *raison d'être* gave rise to embittered jealousy and political dissension. Possibly the success of the Young Turk movement had been so phenomenal that it invested the Committee with a belief of its infallibility. They also possibly lost sight of the fact that Mohammedanism, and not Constitutionalism, was the dominant issue in the Ottoman Empire. So far, this sense of their own importance and their inordinate enthusiasm for constitutional government re not difficult of comprehension, but the results accruing were disastrous to the progressive cause.

Adverse critics of the Young Turk Party have accused them of being antagonistic to their religious faith and bad Moslems, and of associating agnostical and rationalistic ideas with the cause of Liberty and Progress. The statement is farcical. Anybody knowing the Ottoman people and their customs and institutions would at once realise that any anti-Moslem expression, or any movement inimical to the Moslem faith, would be shortlived in the Ottoman Empire. It is true that the Young Turk Party would not join hands with the Pan-Islamic movement, which dreams of the restoration of Islam to its former glory and prowess

by the exclusion and resistance of all Christian influence. The Turkish reformers, having the regeneration of their country at heart, would not identify their movement with any such fanatical designs, which could only have a retrograde and debasing influence on the march of progress. Their desire is to adapt their religion to modern requirements and progress, modern thought and sympathies—of peace and goodwill toward men. It has been positively enunciated by the greatest scholars and commentators of Moslem law that Islam is thoroughly liberal and democratic in its teaching; oppression and corruption are at variance with its principles; liberty and, above all, equality are amongst the most implicit injunctions of the Prophet. The Young Turk movement is thoroughly democratic and liberal in idea, and is, therefore, in strict accordance with the Moslem faith. At the hour of the granting of the Constitution of 1908, the Sheikh-ul-Islam (the chief interpreter of the Koran) definitely ruled that to reject the Constitution was to enter into conflict with the tenets of the Moslem faith.

As soon as Parliament was in actual working it became obvious that the Committee would encounter bitter opposition. The deputies who were not partisans of the Committee divided themselves into distinct nationalistic groups. The most powerful of these was the Liberal Union, composed of Moslems and Christians principally. The Young Turk policy was essentially in the direction of insisting upon Moslem supremacy, and with a sincere desire to effect a fusion of the different elements, but it desired no greater degree of decentralisation than was necessary. The Liberal Union claimed that this policy was not sufficiently liberal, and demanded complete administrative decentralisation, and stood opposed to what is termed Turkish Chauvinism. The demand by the Liberal Union for home rule was regarded as dangerous to the integrity of the Empire by the Young Turks, who would not entertain the demand for one moment. Consequently, the Liberal Union became the bitter and unscrupulous enemy of the Committee of Union and Progress.

The Liberal Union, being well supplied with funds, initiated a most malignant campaign against the Committee, and resorted to every device to bring about their defeat. They succeeded in winning over a large number of the Committee's supporters. A newly-formed society—"The League of Mohammed"—which professed to be in favour of the Constitution, demanded a strict application of the Sacred Law. It asserted that members of the Committee and officers of the Army were not observing the precepts and teachings of the Koran. This influence was far-reaching, and spread serious disaffection among the troops.

The reactionaries took advantage of the situation and intrigued, with considerable success, with the Liberal Union and the League of Mohammed in opposing the Committee, with the hope of reinstating the old *régime*, which had afforded them such a corrupt means of livelihood.

The Committee viewed all these reactionary movements with alarm. This was intensified when they learned that the Grand Vizier, Kiamil Pasha, the veteran statesman who had worked so assiduously for the regeneration of his country, was in sympathy with the Liberal Union, and that he recognised the reactionary influence by despatching from Constantinople batallions of loyal and faithful soldiers, thus weakening the forces of the Constitution in the capital. The crisis was precipitated by Kiamil dismissing the Ministers of War and of Marine without consultation with his Ministers. The Committee insisted on his resignation in so peremptory a manner that they lost the respect and confidence of the country for the moment.

The disaffection caused by the action of the Liberal Union in the First Army Corps, garrisoned in the capital, spread with remarkable rapidity. There seems to be but little doubt that the Liberal Union had stirred up the dissatisfaction in the First Army Corps with a view to meet its own ends. The soldiers called for a strict adhesion to the Sacred Law, and cheered loudly for the Sultan. During the early morning of April 13th, 1909, the troops were moving, and before midday the capital was at the mercy of two thousand mutinous troops. They murdered their officers, seized bridges, and took possession of the telegraph offices. In short, the capital was in revolt against the Committee, the members of which fled for their lives and took refuge wherever it was to be found.

It is believed that the *coup d'état* was not brought about by the Liberal Union with the idea of causing the complete overthrow of the new *régime*. It was a political *coup* to overthrow the Government, but, unfortunately, it brought very serious consequences to the Empire. News of the renewal of massacres in Armenia came from all sources. Fanaticism and pillage were again rife now that the news of the fall of the Government had spread. The dangers of foreign intervention and disintegration were considered imminent, and, in short, the complete undoing of the work of the reformers seemed to be an impending evil.

What were the Young Turk leaders doing whilst the Empire was falling back again to the evils and misery from which it had just emerged? They had reached Salonica—the home and life

of Ottoman liberty—and the news which they brought infuriated the inhabitants beyond measure. They desired to march upon the capital to re-establish the new *régime*. The Third (Macedonian) Army Corps, true and faithful to their traditions of liberty and freedom, clamoured to be led against the fanatical forces of the reactionaries, and, if necessary, to shed the last drop of blood for the Constitution. The Young Turk leaders were, however. particularly anxious to prevent bloodshed. They had conducted the great *coup d'état* in July without sanguinary measures, and hoped that they could terminate this crisis without resort to arms. They were determined, however, at all costs to establish the Constitution on such a basis as would assure its immunity from the attacks of reactionary forces, and from the chance of absolutism or despotism ever again reigning within the Ottoman Empire. They were satisfied that the new Government was sufficiently liberal to maintain the Constitution, but they realised that in order to gain power the action of the Liberal Union resuscitated the fanatical and destroying elements which jeopardised the very existence of constitutional government.

The reign of the reactionaries was, happily, of short duration. From the first it was destined to failure. The Young Turks were confident that when they had rallied the forces of progress and the ever loyal Macedonian Army, they could establish order and place it on a permanent footing. The Liberal Union Government, however, considered that the success was complete and their ascendancy assured. Great was their consternation when, on April 16th, they received tidings that the Constitutional Army was marching on Constantinople. They sent telegrams to the Young Turk leaders assuring them that the new Government had not endangered the Constitution, but the will of the Young Turks was inflexible, for they could see dangers, and, worst of all, the shadow of the Sultan behind the operations of the reactionaries.

The events which followed—the taking of the capital by the united constitutional troops, the complete rout and overthrow of the Liberal Union Government and of the reactionaries—are now matters of history and too generally known to require recapitulation. Suffice it to say that after encountering desperate resistance at some points, the Constitutional Army marched triumphantly through the streets of the capital, sweeping all reactionary obstruction before it, completely suppressing the mutiny in the First Army Corps, severely punishing the leaders who had corrupted the troops and incited them to mutiny, and crushing effectually the counter revolution.

The Young Turk *régime* was fully re-established, unhappily not without bloodshed, but with restraint and discretion on the part of the leaders.

What part had Abdul Hamid taken in the counter revolution? As was usual with him—a master of dissimulation and all the arts of intrigue—he had used strategy and deceit to make it appear that he had preserved a strict neutrality. The Young Turks were convinced that he was a traitor to the constitutional cause, inasmuch as that he had connived at the reactionary *coup*, and that he had freely pardoned the mutineers and yielded to many of the demands of the reactionaries. The agents of the mutiny were evidently his creatures, and his own son led the artillery in person during one phase of the mutiny. The soldiers of the garrison lavished money freely—money supplied by the Sultan. The characteristic Hamidian feature of the resumed Asiatic massacres was a convincing proof. He had come forward to thank the mutineers in person on April 13th, when his hands were yet red with the blood of a Minister and 150 officers. This act alone was sufficient to warrant any measure against him. He could not be trusted again, and the Constitution would never be established safely so long as this perfidious monarch presided over it. Doubtless, when the propitious hour arrived he would have seized the opportunity to restore his absolute, corrupt, and despotic rule. With their excellent and settled judgment, the Young Turk leaders decided that he must be deposed. Some thought that he ought to be executed, but there were many who regarded him still as the Padishah, and would not agree to his suffering any personal violence from the revolutionaries. Such a course would have plunged the country into civil war and anarchy. At a meeting of the National Assembly on April 29th, it was unanimously voted that Abdul Hamid should be deposed. This was sanctioned by the Sheikh-ul-Islam as being in accordance with the Sacred Law. Deputations waited on him to announce his deposition, and on his younger brother, Reshad Effendi, the legitimate heir to the throne, to announce his succession as Mohammed V. The new monarch, who had been kept a prisoner in a palace during his brother's reign of thirty-three years, drove to the War Office and was proclaimed Sultan at the boom of the traditional 101 guns and by an enthusiastic and overjoyed populace. He is a promising monarch, of liberal views and progressive ideas, and will undoubtedly promote and foster the aims of the Constitutional Government. Abdul Hamid, forsaken by his favourites, who fled for their lives, presented a melancholy appearance, and was taken captive by the Young Turks, and will remain a close prisoner until death removes him from his

unhappy existence. Thus the reign of a monarch who was the absolute leader and central agent of a most cruel and barbaric repression and persecution came to a close. It was the culmination of the most contrary revolution of any epoch, and had by it assured the regeneration and awakening of the Empire. The Young Turks had freed it of a tyrant and ended a reign the bloodiest and most disastrous in European annals. This deed—fearless, simple, and just—was not only an act of political wisdom but of poetic justice. It was applauded from one end of Europe to the other. The streets of Stamboul were full of joy, and the Mosque of Saint Sophia echoed the clapping of hands.

It is interesting to note how this revolution resembled our own English Revolution of 1688. In his concluding portion of the history of the English Revolution, Macaulay* points out how of all revolutions it was the least violent and the most beneficent. It finally decided the great question whether the popular element should be destroyed by the monarchical element or should be suffered to develop itself freely and become dominant. The contest had been conducted without great bloodshed but with the deposition of the offending Sovereign. The executive administration would be conducted in future in conformity with the sense of the representatives of the nation to promote the public weal and to satisfy the demands of public opinion. And so it was with the great Ottoman Revolution. It gave to an anæmic civilisation the promise and hope of a great future, teeming with possibilities of prosperous times, but no promise greater than that of liberty, equality, and justice.

VII.—The Future.

With the re-establishment of the Young Turk Government the nation settled down again to peaceable conditions. Immediate steps were taken to terminate the fanatical massacres which were taking place in remote parts of the Empire and to restore order and quiet in perturbed districts. The counter revolution had, if anything, a stimulating effect on the Young Turk movement, for the nation was swift to recognise that the Young Turks were powerful enough to meet every contingency.

The leaders of the movement, now that they were firmly established, lost no time in putting their formulated programme of reform, as issued to the electors, into operation. It is a very extensive one, and will take years of careful handling to carry

* History of England—"The Interregnum."

it out to a successful issue. Its chief projects are:—(1) The construction of 4,000 miles of railway to develop the enormous mineral wealth of the country. (2) The construction of thousands of miles of roads and highways to open out the country. (3) Bringing vast districts of arable land under cultivation. (4) Construction of commercial ports. (5) The irrigation of thousands of miles of uncultivated land. (6) The construction of inland waterways and canals. (7) The foundation of engineering colleges. (8) Formation of commercial and industrial companies in the Empire. (9) Free and compulsory elementary education. (10) Assisting the peasantry who had no land to procure some, but not at the expense of present landowners. Truly a prodigious but laudable programme! These much-needed reforms will, of course, cost a tremendous sum of money, and the serious question of Ottoman finance will have to be faced at an early moment. The Young Turks recognise that if the regeneration of their country is to be effected the revenues will have to be greatly increased. Great economies by the abolition of the old *régime* have been effected, and many new sources of revenue can be tapped. The reorganisation of the Customs under an English expert will increase the revenue by 25 per cent. There is a variance of opinion as to the advisability of increasing direct taxation or broadening indirect taxation by administrative reforms, but it is certain that heavier taxation will have to be imposed until the present financial difficulties are overcome. The creation of several new monopolies—hateful as they are to political economists—is also advocated by some experts as an incentive to the importation of foreign capital, which will be urgently required to finance these projects and for the general commercial prosperity of the country. Foreign capital, at present, is slow in coming, as the security is not good, and monopolies are certainly attractive to capital, and capital develops large industries, which will bring to the Government, without any large outlay on its part, a vast and immediate revenue.

Is the ultimate success of the new *régime* assured and the new Government a stable one? It is early yet to give a decisive answer. Without entering the hazardous channels of prophecy, the question can be briefly discussed. Most experts believe that the new *régime* will be lasting, although beset with tremendous difficulties. The Young Turks have shown their ability to overcome what have appeared to be insuperable difficulties. They have the loyal support of the Army, and, generally speaking, the whole nation welcomes the abolition of the corrupt and despotic past. The international troubles have been dispersed, and the morbid idea of the death of the Sick Man, and the question who were to

be his heirs and the compensation for those who were not has disappeared.

The Young Turk Party stands to maintain the integrity of the Empire and the fraternisation of the various nationalities within it. The granting of absolute liberty and equality to every creed and race will do much to promote this fraternisation and unity. The continued and extensive growth of education is another very promising feature which will tend to remove the arrogance which superstition and vaunted ignorance of the past have created. The backward Asiatic provinces will be rescued from their darkness by the creation of modern elementary schools for the Mohammedan population. The position of women, theologically and socially, is advancing, and the changes of customs indicate a speedy removal of the incubus of exclusion and disdain. Above all, the courts of justice are being cleansed and reorganised.

The most serious difficulty, perhaps, after the financial chaos, which will hamper the process of regeneration of the Ottoman Empire will be found in the struggle against the enormous mass of increasing fanaticism among the Moslem peasantry. It will be the greatest hindrance to the fusion of the races of the Empire into one nation, and so long as it continues the realisation of equality and fraternity is barred. Happily, there are marked signs of the apparently impregnable position of ignorance and fanaticism being acted upon. The inert mass of Eastern Asiatic Turkey is being civilised and disciplined by the more enlightened West. Moslems are realising that there are men whose lives are good and worthy who do not accept Islam. The more thoughtful men among the Ulema do not hesitate to admit that the essential tenets of Islam are resignation to Divine will and the practice of mercy and justice. Their teaching is spreading and their influence vast, and, though the process of enlightenment is slow, it is sure and persuasive.

The problem of nationalism has already been discussed. Some think that in its full modern development the problem has not been fully grasped, and that the new *régime* will be confronted with most serious difficulties arising from it. There is an organised section which stands, as we have seen in the Liberal Union, for complete autonomous government for the different nations of the Empire. The idea is not compatible with the Young Turk policy, which believes that a kingdom divided against itself is brought to desolation. The Turk is peculiarly free from racial prejudice—the evil in the past has been caused from the direct influence of religious fanaticism. We have seen that Moslem and Christian are willing to fraternise, and it is believed that these cordial relations will develop and assimilate the various races and creeds

and make one nation. The present Sheikh-ul-Islam is a highly-gifted and broad-minded man, whose interpretation of the Sheriat has enjoined equality—political and religious—to all.

The new dawn of liberty in the Near East is full of promise, and the growth of constitutionalism is steady and expansive. The existence of the Duma in Russia—a shadow though it be—is capable of great development, and the Constitutional Government recently granted to Persia heralds a reign of peace, with many unmixed blessings, to that country. The growth of "Ottoman" patriotism, conveying as it does the expression of real human interests and world-wide brotherhood, will cultivate the sense of a common love and a national pride. The struggle for Freedom, Liberty, and Equality has opened up illimitable vistas of promise and hope to the Ottoman people, and a future greater than even the world's greatest seers could ever have ventured to foretell.

The Place of a Peasantry in Modern Civilisation.

BY HILAIRE BELLOC, M.P.

THROUGHOUT history you will find a certain type of society by no means universal and apparently permanently attached to certain fixed territories alone; to this type of society is given in modern English the title "a peasantry."

I say it is not a universal type. There have been civilisations in which the thing was unknown. There have been civilisations in which the soil was exploited, as an industrial concern would be exploited, by men not permanently attached to it and not directly or necessarily interested in the production which they undertook. There have been societies in which the exploitation of the soil was conducted by the labour of slaves who were bought and sold and moved about at will. There have been and are (especially in modern European colonies) societies in which that exploitation is undertaken by wage-earners who are as little rooted to any particular locality and almost as little concerned with the ultimate product of their work as slaves might be.

More than this, there has been widely diffused in the past and there is very apparent to-day a type of society which does not concern itself with the soil at all. Venice in her early history was of this sort, Tyre and in general the great commercial and maritime oligarchies of antiquity and of the Middle Ages were of this sort. Some think that modern England is destined to become a society of this kind: it has certainly progressed far on the way to such a consummation. At any rate, many civilisations have existed from which the peasant was absent, and many more from which, on account of a lack of all agricultural interest, he could not but be absent.

Now, the question I propose to examine in what follows is whether a true peasantry is likely to continue to exist under the economic conditions of modern Europe, and next whether it will be well or ill for us that it should so continue.

A conclusion upon either of these two questions is very important. For, as I shall presently show, there goes with a true peasantry a whole system of thought, a family organisation, a set of morals, and an attitude towards the world which always influence and sometimes determine the nature of the whole State of which the peasantry is a part. There is no need that the State

should be a peasant State for this to be manifest; you need not have a majority of its inhabitants peasants—nay, the peasantry may be in a State but a small fraction—yet if they exist they perpetually present to their unstable, nomadic, and creedless fellow-citizens certain permanent and ancestral examples of life which bind together the whole commonwealth. In a word, if peasants must disappear from our modern civilisation as a corporate society, if all that is meant by a peasantry is doomed to extinction, then there will accompany the passing of that spirit a passing also of innumerable things once thought necessary to the life of man, or at least necessary to the life of European, Western, and Christian man.

I would here first ask myself and my readers how a peasantry may be defined, and what it is that has made this organism flourish in particular agricultural societies rather than in others. Having done this, I will next attempt to appreciate how that organism conducts itself before entering upon the further problem of whether it is to survive or no; and I adopt this order because it is evidently necessary to have the definition and to appreciate the nature of what one is examining before one can conjecture what its fate under a particular environment will be.

Three characteristics limit or define a peasantry. The first is political freedom in a certain degree, which I shall shortly examine. The second is attachment to a locality; the third is a major interest in the direct produce of the soil.

If any one of these three factors be absent from a society, then that society, whatever it is, is not a society of peasants, and, conversely, the presence of all three, no matter in how disguised a form, produces and defines a peasantry.

For instance, you may pick out two English agricultural districts and find that in both the men who work upon the land do not legally own it, that in neither is there any constraint upon a man to remain within the neighbourhood of his birth, and that in each the proportion of interests and occupations other than agricultural is very large. Then, looking closer, you may notice that, though these three things are common to both places, in the one place men do as a fact retain their affection for particular localities, and remain, if they can, in their own one neighbourhood throughout life; that local custom does what law cannot do, and permits a regular part of surplus produce to fall to the worker; and you further discover that the worker, though nominally unfree and counting for nothing in local councils, does, as a fact, by a certain pressure of opinion, count for a great deal. In such an English countryside (when you shall discover it) you have the elements of a peasantry; and where you can find those elements, no matter

what sociologists or legists or mere historians tell you to the contrary, you have the framework of a peasant society. There are, for example, many Sussex villages that I could quote, where no man tilling the land owns land; where, therefore, no one is free who tills the land. And yet in these villages you have the makings of a peasantry because, as a fact, men remain, and because long tradition and the opinion of the community make it difficult to withstand the tiller's claim to a permanent position in the agricultural society of the village. There are many of us who have seen this to be true in villages where all the land was owned by one man, and where one not native to the county might imagine that a mere economic tyranny had destroyed the possibility of a peasant society.

In the second of the two areas you may find that all these elements are lacking. Men have lost the desire to inhabit their ancient homes; they may be actually employed upon tillage, but they have no special regard for that form of energy, and so far as regards the formation of a local opinion they are unfree, indifferent to their social and political power over others, forgetful of the very existence of the community, or, at any rate, not attempting to influence their little society. In that second condition a peasantry is impossible.

By the three criteria which I have named it is not difficult to determine where you will find a peasantry in its fullest activity and a peasant society fulfilling the conditions of its organic life most completely. You will find them wherever a society whose occupation is agricultural is composed of families each possessing land and the implements of agricultural production, and so possessing them because a strong appetite for political and economic independence is coupled with a strong appetite for traditional association with one locality. Where you have these full conditions present, there you have a peasantry in all its strength, and, as we shall presently see, humanity rooted in this fashion preserves a continuity of institutions unknown to it in any other scheme of equilibrium.

Now, a peasantry once established, how does it proceed to act?

It should be remembered that the manifestation of social life in a peasantry has something about it invariable. Forbid a peasantry to express itself in its particular way and it dies. There is no social arrangement less capable of modification and of change; and, therefore, to find out what the social action of a peasantry is may be compared to the examination of an instinct whose effects perpetually repeat themselves.

The first and most obvious character noticeable in the action of a peasantry is the organic process whereby it roots itself to the

soil. This process will manifest itself in ways as numerous as are the ways by which attachment to the soil may be attacked. If the effort made against this instinct takes the form of transplanting individuals by force, the individuals tend to return. If it takes the form of transplanting whole societies in bulk, and of maintaining them under alien conditions for a sufficient length of time, then this instinct shows itself in one of two ways: either the effort and the desire to return are too strong for the peasantry to bear their new surroundings, in which case the peasantry disappears, or else the peasantry takes root in those new surroundings and forms a stock similar to the stock of the old country. French Canada is an example of such a peasantry transported in bulk and striking new roots. If the attack upon a peasantry's attachment to the soil takes the form of laws which theoretically destroy its civic right to property in land or to any other form of permanent attachment, a peasantry will usually defeat those laws by its social action, and in the long run remain much what it was before the laws were passed. If (which is the most subtle way of all) the attachment to the soil of a particular locality is ridiculed or ignored by the social spirit of the society around them, the peasant meets this by a sort of secret compact with his fellows to preserve a local spirit and local institutions alive in the midst of an alien conception of the state around him. This character of rooting (which so closely resembles the action of any other living organism not nomadic in character) is the chief habit of a peasantry, and, in a sense, the cause of all the other habits which a peasantry exhibits.

These habits next include a system of co-operation. And here it is exceedingly important to define one's terms, for there is nothing upon which modern economic thought has got more confused.

Modern economic thought has been set down and systematised almost entirely by men who sprang from the leisured classes in our complex civilisation; by men, that is, who were independent of the old rules which Western agricultural civilisation had made for its own protection. Modern economic thought has been advanced principally by men concerned with the most general of economic processes, least acquainted with the concrete facts of production, ignorant of the emotions which the manual labour of a free man upon his own land produces. Financiers such as Ricardo, intellectuals such as Marx and La Salle, abstract thinkers such as Mill predominate among the masters of the science; and it is remarkable that a very large proportion of our economists are Jewish by race—that is, nomads, with no instinct of permanent settlement, and, even in their temporary settlements, urban.

In consequence the terminology of economic science, and to some extent its general spirit, is confused where it has to deal with the old co-operative experiments or institutions of our race.

Motive determines the nature of all human action, and the motive of peasant co-operation was not the jealousy of the poorer against the richer nor the avarice of the richer maintaining their possessions—still less was it a stupid appetite for mere organisation and machinery such as mars and renders ridiculous so many modern reforms. Peasant co-operation was and is a means to an end, a means devised by instinct rather than by reason, and flowing of itself from those main appetites of a peasantry which are, first, to remain attached to one locality, and secondly, to be there occupied in producing agricultural wealth directly from the soil. It was evident to the instinct if not to the reason of a peasantry that without co-operation the free action of its independent units and their permanent attachment to one place would go. It was apparent to their appetites that if co-operation were not a fixed establishment of their society their total wealth would be less, that the organism as a whole would be at the mercy of the cunning or the greedy, and even that certain operations of agriculture could not be carried on at all.

Further, co-operation guaranteed for the peasant family (which is the unit-cell of the peasant village community) *property*.

Here again is a point of the utmost importance; it is a point which historically cannot be denied, and one which modern town dwellers would do very well to remember, for it certainly arises from something profound in man with which their modern theories will have to deal. The peasant has always, and will always, *own;* indeed, but for ownership co-operation would be impossible. A group of men ordered about like soldiers by a Council or Government which owns their land, their implements, and their dwellings is the negation of, or the exact antithesis to, co-operation. The two processes resemble each other in their mechanical form, but they are diametrically opposed in their spirit, in the types of men they produce, in the ultimate ideals which call them into being, and, if one may use the word, in the religion (or philosophy) upon which they depend. A peasantry is a community of *owners*, and when the owners cease to own they may become anything else you like, for better perhaps, or for worse, but they cease to be a peasantry.

This leads me to the last of the characters of peasantry in action, which is the passion of a peasantry for giving to the customs which their community has developed a sanctity that shall guarantee them against change.

This last element in the life of a peasantry it is exceedingly important to note, because, more than any other, it has brought the peasant institution into conflict with other forms of modern social organisation.

The peasant having discovered that such and such rules protect his local organisation and enable it to maintain itself indefinitely; the peasant having instinctively arrived at arrangements which will preserve indefinitely the equilibrium and, therefore, the existence of the only type of society in which he can be content, lays those arrangements under the guarantee of a religion. They become to him sacred, and much more sacred than the conventional ideas of the philosophers are to the philosophers; fully as sacred as the external practices of religion are to the confirmed believer in that religion. Indeed, where peasant societies are left untouched by the influence of larger civilisations all their religion is concerned with the customs of their co-operative society.

The peasant as passionately defends those customs, and the sanctity attaching to them, as the members of any religion will defend the creed of that religion; it is on this account that he comes into conflict so continually with the thought of all men organised in a fashion other than his own.

Sometimes it is a new industrial society; sometimes a new and more general religious emotion spreading beyond his boundaries; sometimes it is merely the greed of conquerors from within or without; sometimes it is that most despicable of enemies, a thin abstract theory of economics, which makes war against the peasants' secular experience. Whatever its form, the peasantry resists blindly; exactly as living organisms less conscious than man resist any effort to destroy the conditions by which alone they can survive. When, for instance, the startling greed of the English landlords led them to enclose the commons in the last century, although all the intellect of the time was on the side of the landlords and all the economic theory of the time approved of their action—although, as one may say, the whole social spirit was in favour of the change—the English peasantry, or rather what feeble remnants remained of it, resisted. The peasants could not have formularised their resistance, they felt instinctively that the old organisation of the village, or rather the poor remnant of that organisation, was their only safeguard. They could not bear to see it changed because they saw that any change would be a further lesion in the peasant organism: and they were right.

This conservatism of a peasantry one must take for granted when one is speaking of a peasantry, exactly as one must take for granted the sub-conscious habits of any other living organism.

How far this conservatism militates against the survival of a peasantry under certain conditions, and notably under modern conditions of production, will be discussed later on. Meanwhile it is to be noted that this conservatism is not rigid or absolute; it is capable, under pressure, of slight but continual modification. And meanwhile, for all its incalculable value in the maintenance of the village community century after century (and it is by such a continuity that our civilisation has been saved from destruction), it is definitely negative; that is, it is definitely hurtful to the village community itself in two aspects, the one internal, the other external. This conservatism is hurtful when it acts to an extreme (and it always tends to act to an extreme) in the internal relations of the village, because it prevents the agricultural industry of that little unit from knowing its own place in civilisation. It tends to isolate the village and the peasantry of the village, and this tendency is to be observed in every department of the life of a peasantry. They are not only indifferent to certain forms of new knowledge, they are actively hostile to them all. They not only exclude, for instance, the libidinous or merely sceptical print of a capital city, but also its current and necessary information. A peasantry lying at the very gates of a great town will remain wilfully ignorant, and will even repel the knowledge of the financial intrigues proceeding in the market of that great town, and that is definitely to the hurt of the peasantry. So fixed is it in the peasant mind that, by a certain traditional organisation, human life, as a peasant desires it, is secured, and so certain is the peasant mind that any break, however slight, in that organisation is like a little breach in a dam, which lets in all the flood, that the peasant mind resolutely excludes information along with every other novelty—and greatly to its hurt is that refusal.

Secondly, this intense conservatism reacts upon the external relations of the peasant village by forbidding the peasantry to perceive in what way things inimical to themselves or merely in competition with them are advanced. The mistrust of mechanical advantages apparent in many peasant areas of Europe, and until lately almost universal among them, was not due to a fear that such appliances would displace labour; that fear belongs to the proletariat of the towns, and never attacks a true peasantry. It was simply the fear of something which did not fit in with their accustomed methods, and would, therefore, inevitably disturb the balance of the co-operative scheme upon which their life had hitherto been well founded. For instance, there were certain fixed customary dues paid to certain classes of men for certain kinds of aid rendered in the harvest, the vintage, or the hay-making. A. helped B. to take in his hay; B. worked with the whole village

(including A.) for the preservation and leasing of the communal shooting; C. engaged both A. and B. or worked with them on a co-operative plan when threshing was needed; for the carrying of heavy goods to market in bulk D. had his traditional arrangement with A., B., and C. for the team, &c. These fixed customs became sacred. Theoreticians, and especially townsmen with a slight travelling acquaintance of peasant countries, are fond of pretending that such communities are "individualist." The word "individualist" is, of course, quite meaningless. All human beings do and must co-operate, and the more one knows of a peasant community the more one sees how intimate is the inter-dependence, and the recognised customary inter-dependence of its various units. But a peasantry having produced from immemorial time its co-operative arrangements always fears the slightest disturbance of such arrangements, and in the absolute conservative maintenance of them a peasantry runs the grave risk of failing in its competition with agriculture organised upon other lines.

It is true (as I shall presently argue) that agriculture organised upon lines other than those determined by a peasantry ultimately fails. Such new attempts at agriculture are an ephemeral thing, as very probably the whole of modern industrial organisation is an ephemeral thing; but during the moment of strain, during the moment when this ephemeral thing is powerful and is competing against an old-established peasantry, the suspicious conservatism of the peasantry is a menace to its very existence. In some countries the crux has been got over by a recourse to high protection—that is, by the tiding of a peasantry over the time of trouble at the expense of the rest of the community. It is a better solution when a peasantry (and Denmark is the great example) learns new methods, and can in some manner distinguish between the conservation of a spirit necessary to its existence and pleasing to its ritual, and the conservation of the mere detail of its economic machinery. With the effect of all this, however, upon the survival of the peasantry, I will, I repeat, deal in a moment, and before turning to it I will summarise what has already been set down.

A peasantry, we say, is a particular type of agricultural society not universally discoverable in history, but discoverable from immemorial time in certain districts of the world. Among those civilisations in which a peasantry is to be discovered from immemorial time must be numbered that civilisation of Western Europe to which these islands belong.

The characteristics of a peasantry are its permanence in particular settlements, the political freedom of its families (that is, their power to react upon the State, and the lack of power in

the governing machine to mould them at its will); and, thirdly, that the community so attached to a locality and so economically free has for its major interest the production of wealth directly from the fruits of the soil. By these three tests, I say, the existence of a peasantry may be determined. In the total absence of any one of them there is no peasantry; in the presence of all three, however mutilated or belittled, a peasantry, though perhaps mutilated and belittled, is also present.

This organism betrays certain fixed characters in its action, and these I have arranged under four heads:—

1. The effect in action of its attachment to a particular parcel of soil: a peasantry strikes root therein, as it were; individuals if transplanted tend to return, bodies of peasantry transplanted either strike new roots in a new locality or perish.

2. The next character of a peasantry in action is co-operation. A peasantry is always co-operative, and it would be impossible for the peasant organism to survive save for traditional rules of co-operation.

3. This idea involves the idea of property; what modern theorists and University men call Collectivism or Socialism is the antithesis of co-operation. Co-operative production demands the existence of property and the voluntary action based upon property. Although the free use of property is restricted by co-operative arrangement, yet co-operative arrangement exists for the maintenance and preservation of property: not the other way about. This point, as I have remarked, is the most difficult for the modern theorist to seize, and is also the most necessary to our conception of a peasantry.

4. And finally, a peasantry thus organised and acting in this manner instinctively safeguards itself and the continuance of its equilibrium by putting its customs, and especially its customs of co-operation, under a sort of religious safeguard, which in its turn breeds an extreme conservatism extending to the very details of economic life. This conservatism preserves the organism of a peasantry throughout centuries, and in so preserving it preserves human civilisation. But in moments of rapid economic change it may be a peril, both internal and external, to the existence of the peasant community.

Having so far analysed the nature of a peasantry and defined it, let us proceed to ask what chances it has of survival under modern conditions—that is, under the conditions of our present civilisation, with its predominant interest, for the moment at least, in industrial production, and its concentration of interest and activity not upon the field of agriculture but in towns.

The first point to make clear in this connection is the fact that men do not work in the long run to produce an object, nor to supply a certain machinery of production with its activity, but to satisfy a need.

So obvious a proposition might seem unworthy of repetition were it not continually forgotten in modern economic discussion.

Thus men will continually tell one that the cheaper article will drive out the dearer from the market, forgetting that this truth only applies where two identical articles are concerned. The iron bed does not drive out the wooden bed because it is cheaper; an iron bed and a wooden bed are different articles. Margarine does not drive out butter because it is cheaper. Margarine drives out butter (where it does drive it out) because the consumer needs something in the nature of butter or more or less resembling butter, and finds the difference between the price of margarine and butter greater in proportion than the difference between his pleasure in consuming the one and in consuming the other. The commonest and the most disastrous fallacy present in modern economics (or at any rate recently present in that science) was the conception that any process of production must yield to some other cheaper process, whether articles produced by the second were identical with the first or not, and whether the cheaper process of production was equally pleasant to man with the dearer one or no.

It is true that the industrial system, on its purely competitive basis, produced a state of the public mind in which the cheaper method of production appeared destined to oust the dearer in all cases. The supply of the market was so rapid, the type of article produced so uniform, the power of judgment in the consumer so swamped by the rapidity of supply and by the dislocation of all old habits in the rapid growth of the towns, the control of the market by few and large organisations was so absolute, that a process of producing anything even a little like the old article (let alone identical with it) seemed certain, were it ever so slightly more efficient than the old method, to destroy that old method. The reaction against so false a theory began long ago in men's minds. It began tentatively and blunderingly in the minds of artists: William Morris, for instance, felt it in this country. It is now already apparent in the writings of economists, and, what is much more important, it is appearing in the region of economic fact. Even were precisely the same article produced by the more efficient method, men would ask themselves in which way they chose to produce. One steel rail identical with another may be more cheaply produced upon a ten hours' day than upon an eight hours'

day. Nevertheless men may decide that the eight hours' day production shall prevail. This should have been obvious to economists from the first, and it is an ironical comment upon economic science that it should have taken so long for men to grasp so obvious a truth. For, after all, that truth is only one example of a general economic truth of which another example is that it is cheaper to walk than to take a cab, and cheaper not to go to the theatre than to go to it. If man, or if society, or if a considerable body of men in society prefer a method of production economically less efficient to one more efficient, then man or society will cling to the less efficient method.

There are twenty ways of doing this, the most obvious two of which are the two ways in which the Irish have determined to continue their national tradition of peasant ownership, to wit, the physical punishment of those who would bring in economic competition to ruin it, and the deliberate preference of paying an extra price as for a luxury in order to maintain it.

It is evident, therefore, that whether a peasantry shall or shall not survive in a particular State is mainly dependent, not upon what are called economic laws, but upon the importance of the peasant body in the State and upon its determination to remain a peasant body. And though under particular circumstances you should be able to prove that the control of vast areas of soil by one centralised body of capital obeying one centralised and disciplined will would produce a given agricultural article of identically the same quality and in greater quantity for the same expenditure as would the control of the same soil by a peasantry, yet it is always possible for the peasantry to oust that competing force if it be sufficiently strong in the State to influence tariffs, to obtain privilege, to impose, in a word, its goods upon the markets of the State.

Here it must be remembered that we have presupposed (and according to all history rightly presupposed) certain attributes as being present in a true peasantry, and that we are further presupposing peasant production to be, at the moment when it first comes into contact with industrial production and for some time after, less efficient than its competitor.

To the second of these postulates we will return in a moment. As to the first, namely, that a peasantry is alive with those instincts which we have described, and possesses the permanent organic nature which we have discovered in it, a little reflection will show how those instincts and this nature affect the economic side of the problem. A peasantry has the same determination to remain owner of the soil to which it is attached, to preserve its

customs, and above all its co-operative customs, that a proletariat in a town has to shorten, if possible, its hours of labour, or to raise, if possible, its standard of wages.

There was a type of economist who would go to the proletariat of the towns when their organisation was beginning and say: "It is useless to attempt to shorten your hours of labour or to raise your standard of wages. These things are governed by an economic law, and as the man who will work ten hours a day for five shillings can produce more cheaply, that is, more efficiently, in a given time than the man who will work only eight hours a day for six, the former will inevitably out-compete the latter." I say there was a type of economist who would go and say this to the proletariat of the towns when their organisation was beginning; nay, we know historically that there were many such economists who actually did use such language. They had forgotten that prime doctrine which underlies all economic science, that man labours to satisfy a need; he does not labour to keep a machine going, nor even to keep alive (though his keeping alive is an ultimate result of his labour). The prime motive of all human labour is the satisfaction of an immediate need. And it was certain, had the economist only known it, that so imperative and pressing a need as the need of the proletariat of the towns for tolerable hours would either be satisfied or, if it were not satisfied, would destroy the system which denied it.

The peasant, though his organisation is subconscious and will not take the form of great unions, exercises the same sort of pressure. It is not short hours that he craves—short hours are no particular boon to the peasant, who is, as a rule, only too glad to be able to obtain in a northern climate all the hours he can to enrich himself upon his land; the raising of the standard of wages does not concern the peasant, for he receives none, or rather he pays them to himself, and under those conditions the lower the standard of wages the richer the man becomes. What the peasant is concerned in is remaining upon his ancestral soil and preserving such organisation as will prevent his being eaten up by a richer neighbour, by the State, or by distant and differently organised competitors. And he will resist economic tendencies which would deprive him of his necessary ideal of life just as the industrial proletariat will resist, and successfully resist, economic tendencies that would deprive them of theirs.

One may conclude, therefore, that the question whether a peasantry shall survive in a modern State must be answered in the main by a consideration of the force of the peasantry in that State, rather than by a consideration of other economic tendencies present. If there be a considerable and vivacious body of peasantry

in a modern State, it will survive; where the institution of peasantry is threatened is not where industrial economics prevail, nor even where the thought of an industrial majority is alien to the thought of the peasant; it is rather in such societies as present a peasantry already enfeebled before the industrial revolution began, either greatly diminished in numbers or wounded in those essentials upon which the existence of a healthy peasantry depends.

A metaphor will explain what I mean.

A peasantry in a modern State, even in a modern State partly industrialised, may be compared to a growth of native wood upon some estate where other growths are fostered by direct organisation and the direct action of the human will. You may cut down the native growth by main force, just as you may transplant a peasantry. You may possibly even extirpate the seeds of it (though it is doubtful whether this can ever be done), but you cannot kill it by the mere *competition* of the new and more artificial organisation so long as it is a vigorous growth suited to and native to the soil. But if that native growth has for some reason or another fallen into decay before the new agriculture round it began, or if it be very small indeed in proportion to its rival, then it is conceivable that the artificial and organised culture round it may take its place or stifle it out of existence.

In all this we have been presupposing, as most modern economists do presuppose, that a peasant system of cultivation will be economically less efficient than a cultivation more consciously and centrally organised, and working with large bodies of capital over considerable areas of soil—large bodies of capital which are mobile and transferable from place to place, and which have at their command labour equally mobile.

Now, it is by no means certain that this general economic bias is a just one.

It is certain that a peasantry (by its definition a very conservative type of society) is upon the defensive when any great change in human affairs arises. It is and has always been on the defensive against new religions and new political systems, and it is equally on the defensive against new economic arrangements. The peasantry of Northern France will be discovered by the historian still threshing with the flail a generation after the large farmers of England and the industrial speculators of the United States had been threshing by machinery; and this one example applies to almost every operation of agriculture. There will always be in any moment of great change a period of overlap during which the peasantry is at a grave disadvantage, and in this our time, the change in which has been mainly economic,

peasantries throughout Europe have just suffered under and are perhaps only now emerging from such an overlap. The overlap translated itself into prices and the facts of life in the agricultural depression of the late '70's and early '80's.

But at this point two considerations, often overlooked, present themselves. In the first place the margin of difference between the economic efficiency of the peasantry and that of its competitors may be small; in the second place the efficiency of industrial agriculture may not be permanent.

As to the first of these considerations: take one such example as the contrast between broadcast sowing and sowing with mechanical drills. Broadcast sowing is an art, and a very difficult art indeed to acquire. You will discover in the peasant areas of the Continent a majority of men proficient in that art; in our English villages they are rare. Now, when all the circumstances of agriculture in our climate are considered, and especially when there is considered what is called in my county "the season," that is, the friability of the soil, the drill has not a constant nor a necessary superiority over the old peasant method of broadcast sowing. On light soil and in dry weather the machine has as a rule a superiority, but even then the lie of the land, and especially the question whether it be even or uneven, enters into the problem. Upon many soils and under many conditions broadcast sowing has a very direct economic advantage over the newer method. This instance could be multiplied throughout almost the whole field of agricultural work.

Again, where a very definite and very obvious advantage exists, as in the use of the mowing machine over the scythe in flat fields, a peasantry, though it will not immediately adopt the new methods from a suspicion that those new methods may be inimical to the old organisation of the village, will ultimately adopt them, and the instance here quoted is a very good one, for whereas the drill is but partially and doubtfully adopted by the Continental peasantry at this moment, the mowing machine is largely and increasingly adopted by them. Where the division of property is considerable, a peasantry (trained, remember, to co-operation through centuries of tradition) can and does manage to co-operate in the use of the new instruments. The slowness with which this change comes about deceives many observers who contrast it with the immediate adoption of new machinery by men trained in the active competition of the industrial system. But, after all, the slowness with which a more efficient method implants itself among a peasantry is only a disadvantage during the period of transition. Once the method is implanted a peasantry competes upon equal terms with the industrial system of agriculture.

There is a further consideration in this regard which is becoming more and more public, and engaging with every day a greater attention throughout the world. It is this, that in the operation of agriculture a sort of intimate and personal knowledge of the business vastly increases efficiency: there is an artistic touch in the affair which makes all the difference to this type of production.

That is true, of course, in some measure of all production, and we are discovering it to be true of very many forms of production which a generation ago we took for granted to be purely mechanical. For the use of new machinery extended so rapidly during the 19th century that men were at first swamped, as it were, by the contemplation of the novelty of the method and forgot that no machinery could eliminate the human factor. To-day, I say, the old truth is again becoming apparent. If the workmen of one country surpass those of another in a particular form of production, it is not now usually the use of particular machines which gives them this superiority, for modern means of communication have made all acquainted with the latest machinery, and modern thought persuades all to use it; the superiority is commonly found to reside in the training, aptitude, or character of the workmen. Now, if this truth is discoverable in every trade, it is, I repeat, particularly discoverable in agriculture. The whole field of intensive agriculture proves it, and though that field is limited yet it is very important. Within its limits intensive agriculture is the more successful, competes the better, and justifies itself the most completely in its results in proportion as single individual care has been given to the cultivation of the soil. Set up a system of intensive culture near a great town and you will discover that in proportion as it is successful, in that proportion it is highly divided between a number of workers, each tending to be individual owners, each certainly insisting at least upon security of tenure, and each peculiarly dependent upon his personal attention to his trade and skill in its conduct. Of market gardening this, of course, is not so true; but the element enters also into pasturage and the cultivation of large fields. It is a commonplace, not yet perhaps in this country but in all civilisations where agriculture has maintained its traditions, that there is a limit, and not a very high limit, to the area of most successful cultivation. Even in this country those landlords who most carefully watch the conditions of their property are tending to limit the size of the holding, and the experiment as a rule contrasts favourably with the old rule of enlarging and perpetually enlarging farms. The extra expense in buildings and other forms of fixed capital (though it must always be remembered this is not a

necessary adjunct of the small holding, but only an adjunct produced by particular social conditions) is recouped in a very short time, *if the human material be to hand*, by the greater care which the soil enjoys, and by the more minute survey of opportunities which are neglected in the largest form of farming.

Lastly, there is to be considered the probability that all the modern industrial system, with its intense competition, is ephemeral. This is a point to which we will return later in this essay. For the moment it applies particularly to industrial conditions in agriculture. The industrial conditions which have been more or less successfully applied to agriculture in the new countries and in one or two industrial areas of Europe itself depend for their success upon mobile proletariat labour, which if not contented with its lot at least does not actively rebel against it; and it is doubtful whether such a type of labour will ever long be associated with any area of land. For it is in the nature of land that free men working upon it breed an affection for it, and it is equally in the nature of land and of work upon it that the labour employed in that work takes the form of settlements, inevitably tending to become permanent settlements and the fixed habitations of men. When industrial agriculture passes through that crisis which seems necessarily attendant sooner or later upon all industrial or purely co-operative production, then its rival, a peasantry which shall have learned to use, especially to use co-operatively, newer and more efficient instruments and to acquaint itself with the new and rapid means of communication, so that it can deliver in bulk and can have a central organ for the following and taking advantage of the market, will have a great advantage in the struggle. Such a peasantry will be presented with no labour problem, it will be already provided with a solution to the human questions which arise, and become more and more acute, in industrial production as that competitive system proceeds.

In a word, it will be the conclusion of those who best know peasant societies in Western Europe that those which have contrived to struggle through the last generation of peril, even though they have only so contrived by means as artificial as a high tariff, or at the expense of a momentary falling out in the race of the countries of which they form a part, will from now onwards be securely established. It is impossible to visit one of these areas to-day—the Bourbonnais, for instance, or the rich pastoral valleys of the Pyrenees, or the corn lands of the Beauce—without being struck by every evidence of life. And if this is true of districts notoriously conservative it is, of course, still more true of such highly successful and comparatively modern experiments as the present peasant organisation of Denmark and

of portions of Western Germany. So general is the movement that even Ireland, whose misfortunes have largely proceeded from the misconception Englishmen have had of the peasant state, is joining in the revival.

Before leaving this branch of the subject it is necessary, even at the expense of apparent paradox, to point out one great moral advantage, which is an advantage in the strictest economic sense, and which peasantries possess: this is the comparatively high level of intelligence and exact appreciation such societies enjoy over [illegible] of the large towns. I know very well that

Erratum.—Page 294, line 23, "industrial or purely co-operative production." For "co-operative" read "competitive."

to markets. Both of these a modern peasantry, in a State careful of their interests, and careful especially to promote general education, enjoys; and when it enjoys them it is less liable to false and excited judgment, to disturbing side issues, and to the fatal tendency of following in a herd one leader or one movement, than are the urban populations.

The best proof that this apparently paradoxical judgment is a just one would be found in comparing the use made of their money, the power of saving, and the investment of such savings in one of our peasant societies, as contrasted with one of our industrial societies; and anyone who will make the comparison—who will contrast, for instance, the proportion of gambling in the one and in the other, or the number per thousand of persons who do or can invest in a countryside as against the number per thousand of the industrial population that do or can invest—will at once discover why I consider the economic stability of peasant societies at the present moment superior to the economic stability of industrial societies, and why I regard that stability as being even more secure for the future than it is at the present moment.

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Before leaving this branch of the subject it is necessary, even at the expense of apparent paradox, to point out one great moral advantage, which is an advantage in the strictest economic sense, and which peasantries possess: this is the comparatively high level of intelligence and exact appreciation such societies enjoy over the industrial masses of the large towns. I know very well that a statement of this kind does sound paradoxical and needs apology, but I would beg my readers to consider what it is that gives a true advantage to a man in modern economic conditions: a certain sobriety of judgment, healthy conditions of work, a satisfaction of the general instincts of ownership, of responsibility and of tradition, are surely a heavy handicap in favour of those who can boast such an enjoyment. It is a handicap which they obviously imperil if, with such enjoyment, they combine illiteracy; but a peasantry no longer illiterate, though still conservative, certainly exercises a saner judgment, is less tempted to enthusiasm or panic, is certainly more in a position to accumulate and to bide its time than is the industrial mass of a great city. There are but two kinds of information which are of real value in the struggle, and these two are information as to the latest discoveries in the instruments of production or in the science of it, and, secondly, information as to markets. Both of these a modern peasantry, in a State careful of their interests, and careful especially to promote general education, enjoys; and when it enjoys them it is less liable to false and excited judgment, to disturbing side issues, and to the fatal tendency of following in a herd one leader or one movement, than are the urban populations.

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I now turn to the last and, to Englishmen, much the most important department of this inquiry, which is whether the remnant of a peasantry which we still possess in England can be saved. And here I would particularly beg the reader to remark that the peasant has not been destroyed in England by purely economic causes, as is too often taken for granted. Purely economic causes hardly ever account for the whole of a social movement, for, after all, economic causes, though in part external to human wills, are also necessarily in part, and usually in very large part, subject to those wills. The destruction of the English peasantry, though it was slow, was in the main deliberate. It can be discovered in Acts of Parliament passed, if not with the deliberate intention of destroying the peasantry, at least with the deliberate intention of enriching the legislators and, therefore, indirectly of impoverishing the peasant class. In the dissolution of the monasteries customary tenure, which is but another name for part proprietorship, was torn up by the roots over perhaps one quarter of English land. The thing was done violently, and by force of arms, four hundred years ago, and an ownership and an interest in the soil, extending to perhaps one quarter of the agricultural families of England, and that quarter the most secure in their holdings, an ownership which was not legally recognised but which had by custom the full force of property, was wiped out in less than fifteen years. The families which effected that "expropriation" (to use a pretty modern word) became the masters of England. They killed central government in the 17th century and made the Crown their salaried servant. In the 18th they had the whole State at their disposal. They vastly increased the international greatness of the State; they gave to England a position which, when her history is finally written, will be found the chief subject of interest in that history. They occupied and explored the vacant lands of the globe; they established a commercial supremacy over ancient civilisations, which they laid in fee to the advantage of this country and of themselves. But every one of their efforts for the internal government of the country was either indifferent to the survival of a peasantry or hostile to it. They enclosed the commons, they appropriated to themselves by a new interpretation of laws the forests and other dominial rights, the metals, the waterways, the tidal wharves, the shore of the sea, and even the roads! Intensively in the government of the village they fostered the conception of a rigid legal contract between themselves and a capitalist farmer, gradually making of the peasant a labourer at wage, while they neglected and allowed to die the old co-operative guarantees of village society. Extensively in the general conduct of

the State, though they fostered agriculture and were indeed in a sense the creators of modern agriculture (for modern agriculture owes to no group of men anything like what it owes to the English landlords of the 18th century), they did not foster it in a manner which specially enabled a peasantry to survive. One thing they did, and it is to their honour; they were careful to protect the individuals of the little society which their avarice had dismembered. They maintained, though mainly as labourers for generations, families still attached to the soil, and, while insisting upon pure contract between themselves and their tenants, they interpreted that contract in a fashion human enough, and permitting to such small farmers as survived a considerable continuity of tenure.

It must, however, be in general the judgment of history that the English peasant system was broken up by deliberate legislative action on the part of those whose interest it was to destroy it, and this took place *before* the industrial revolution had come in to complete the work.

Now, in England at the present day, at the end of the whole ugly process, we have the following conditions: an agricultural population which in certain places (by no means the whole even of the purely agricultural district) retains in a mutilated form certain aspects of a peasantry; it does not own, its co-operative system has been smashed to pieces, but it is still strongly attached to locality, still mainly skilled and interested in the produce of the soil, and still retains the conservative instincts which, if property and the beginnings of co-operative institutions were restored to it, might make of it again a true peasantry. Merely to give this mutilated remnant of an ancient people ownership in land or even security of tenure would not effect the restoration of a peasantry. A peasantry must have accumulated capital—the modern English labourer suddenly put into possession of small plots of land would have none. The capital of the peasantry throughout the centuries when Europe enjoyed one civilisation was strictly protected by law. It could not be taxed, it could not be foreclosed upon. Under our present system of laws it would be at the mercy of the usurer, and it would be in the hands of a man dispossessed of all inherited capacity to use it. By what avenue can this man be led back again to the ancestral position which he certainly desires at the bottom of his heart, and which as certainly seems closed to him by every circumstance of modern life? I can see but one avenue by which he can so be restored to himself, and by which the English village can revive.

It seems to me that if those landlords (and they are many) to whom this modern problem is of moment would set to work

to create upon their estates a co-operative system of their own devising, furnishing the capital to many small holders, collecting the produce for market in order to deliver in bulk, and, in general, giving the initiative required to such an experiment, that experiment would be remunerative to them as it would certainly be of advantage to the countryside.

I cannot see how in any other fashion what is left of the English peasantry is to survive. In many districts the desire for land is either confused or forgotten, in all the accumulated capital of the people has long ago disappeared, and in none is there the local initiative which could organise co-operation from below.

The last matter present to an inquirer in this field is to ask himself whether, supposing such calculations and suggestions as have been made above prove false, and supposing the peasantry of Europe are not destined to survive as a social institution, their disappearance would be a good or an evil thing.

I cannot but conclude that it would be a very evil thing.

Modern industrial society, as I have said before (and I now return to that theme), is of its nature essentially ephemeral. It has raised enormous social problems which it does not even attempt to solve, and the solution of which is quite beyond its incomplete and degraded philosophy. While denying to the mass of citizens the enjoyment of property, or at least in effect preventing their enjoying it, its whole existence depends upon crying out that property is sacred; and while producing in a manner which makes the enjoyment of things produced impossible its one excuse is that it is eminently productive. It can turn out more boots and more clothes, more houses, and more books, in a month than our ancestors could in a year, and it necessarily produces a society more ill-clothed, ill-shod, with less comfort in their homes, and with less knowledge of legend or of literature than perhaps any society in Europe has ever had before. Such contradictions cannot survive; they must lead to a crash.

It seems to me that, unless the institution of a peasantry is present in any one European society to tide over that coming time of anarchy, the whole tradition of its civilisation may perish. For I see no other institutions (save, indeed, those of religion, which are closely allied to the ideals of a peasantry) which can tide over the bad time before us.

British Budget-Making.

BY L. G. CHIOZZA MONEY, M.P.

1. A Wealthy Nation, but a Poor State.

THE United Kingdom, one with her flourishing daughter nations and dependencies, is the richest and most powerful Empire which the world has known. The United Kingdom, considered as a unit apart from her Empire, is the second richest nation in the world, her accumulated wealth being exceeded by that of the United States of America alone.

It is not a little remarkable, therefore, that, while the British nation is exceedingly wealthy, the British State is exceedingly poor. It is very important that this point should be thoroughly understood.

The British State is almost entirely propertyless. If we consider the United Kingdom in its many activities as a going concern, with its 45,000,000 people living upon a group of islands in the North Sea, living and labouring and having their being by virtue of what can be done with a definite small area of land and certain capital stock in the shape of stores of minerals, developed harbours, canals, railways, mills, factories, offices, warehouses, towns, and dwelling places, furnished and attended by movable stock in the shape of various ships and vehicles, we see a nation dependent upon the land and tools of a mere handful of private citizens. The 45,000,000 people for the greater part possess no land or tools of their own, as I shall show presently, and are, therefore, under tribute to those who own land and tools. Not only so, but the Government itself, the State, for nearly every practical purpose possesses no land or tools. The British State possesses no land or mines or railways or houses or mills or factories or workshops. To be meticulously accurate, it possesses but a few trifling and practically negligible items under some of these heads, apart from those two great industrial undertakings which we term the Army and the Navy. Apart from the trades of war, the British State possesses only the Post Office and its allied businesses, a few Crown lands, and the Suez Canal Shares which were bought by Lord Beaconsfield.

It is important to begin our survey of national finance with these considerations, because a State without property is a State without natural revenues, and that is a serious thing.

It is surprising how little attention this point has received, and how little it is understood by our public men. The political atmosphere is laden with much talk about Germany and the progress of Germany. We find ourselves enlarging our naval estimates considerably in order to keep pace with the increased shipbuilding of an Empire which already possesses the most powerful army in the world. Yet no one appears to have asked themselves: Why is it that Germany, a nation known to be individually and collectively poorer than ourselves, is able to sustain a gigantic army and attempt to rival us in shipbuilding?

The explanation of Germany's power to sustain great armaments and cut a great figure amongst the nations lies in the fact that the German nation, unlike the United Kingdom, is rich in point of national property. From the great kingdom of Prussia down to the Duchies the German States own lands, forests, mines, railways, canals, &c., from which they derive enormous State revenues.

These State revenues are the backbone of German finance.

When Prussia, or Saxony, makes her Budget, she starts with a fine natural revenue pouring into the State coffers from railway and mine and forest. It is a happy thing for German Finance Ministers. Take the chief State in the German Empire, Prussia. In the official memorandum on German taxation recently published (Command Paper 4,750, page 53) we find the following passage:—

> To make any profitable comparison of direct taxation in England and Germany, it is necessary to take into consideration in the case of the latter not merely the Imperial taxes but also the taxes levied by the Federal States. It is also important to remember that a large portion of the States' expenditure, *in Prussia as much as 47 per cent.*, is covered by the profits of railways and other industrial undertakings, the State being thus enabled *pro tanto* to dispense with taxation.

We thus get the remarkable fact that about one-half the Prussian State revenue is derived from State property. For one half of the revenue which she requires the Prussian Finance Minister has no need to levy taxes. In varying degree the same position obtains in all the German States. That is the secret of the at first sight mysterious fact that Germany, a much poorer country than ourselves, can rival us in armaments.

Without the magnificent State revenues which she possesses Germany could not sustain the burden of her public expenditure. Even as it is, her people are so much poorer than ours that German Finance Ministers are hard put to it to raise by taxes the balance of revenue which is needed. If, therefore, the German national State revenues ceased to-morrow German power would wither.

Take the question of State railways alone. In the United Kingdom the railways furnish an annual profit of about £44,000,000 per annum, which enormous sum goes into the pockets of the railway shareholders, a body of about 180,000 people. In Germany the State railways yield an annual profit of almost precisely the same dimensions, about £43,000,000 per annum, but this enormous sum is poured into the State Treasuries, and by so much relieves the German citizen of taxation.

I call attention to these facts because it is a lamentable thing that it should be an assumption of British finance that taxes are the sole source of State revenue. The British State's lack of property is a serious handicap to the British nation. It is high time British statesmen gave very serious consideration to the facts to which I have directed attention. As things are, our only State revenues, apart from taxes, are about £3,500,000 a year from the Post Office, about £500,000 a year from Crown lands, and about £1,000,000 a year from the Suez Canal Shares. These are trifles in relation to the enormous sum required to carry on the Government of a great nation, and that is why the problem of taxation in the United Kingdom is increasingly a serious one. Germany is seeking every opportunity to nationalise her mines as she has already nationalised her railways, and we may soon see the German nationalisation of electrical power. In the meantime we are doing little or nothing to secure State revenues, and our Chancellor of the Exchequer remains in the unhappy position of rising year after year to deal with taxes and taxes alone, as though taxation was the end and aim of statesmanship.

2. The Distribution of British Wealth.

I have said that the United Kingdom is wealthy. In my "Riches and Poverty," published in 1905, I gave an estimate of the aggregate value of British land and capital; it amounted to nearly £11,500,000,000, or about £1,250 per family of five persons. This was a conservative estimate, and I should not quarrel with the man who put the total at £15,000,000,000, or about £1,700 per family on the average. It is a mockery of the facts to speak of averages per head or per family in this connection, for nearly the whole of the national wealth, as I have already indicated, is monopolised by a very small proportion of the population.

We shall certainly not exaggerate British wealth in 1910 if we put the lowest possible estimate at £13,000,000,000. Of this gigantic sum, nearly the whole is possessed by about one-ninth

of the population. The following table represents the facts with approximate accuracy:—

The Ownership of British Property.	£
About 5,000,000 persons, or about 1,000,000 families, own	12,300,000,000
About 40,000,000 persons, or about 8,000,000 families, own	700,000,000
Total: 45,000,000 persons, or about 9,000,000 families, own	£13,000,000,000

These figures are an under-statement of the ill distribution of British wealth, for while £700,000,000 is, if anything, an over-estimate of the property of the 40,000,000 people, the £12,300,000,000 is, if anything, an under-estimate of the property of the 5,000,000 people. The plain fact of the matter is this. The great mass of the people, by which I mean the whole of the wage-earning classes plus the whole of the lower middle class, possess between them a small fraction of the nation's wealth. In so far as they possess land, it is but an aggregate of a number of tiny plots which together forms a negligible part of the nation's area. In so far as they possess capital, it consists of a few pounds put by against a rainy day, a few modest sticks of furniture, or at best a tiny little house or business, and the aggregate of these little bits forms a negligible part of the nation's capital. The figure £700,000,000 above given is arrived at by adding together all the funds of the various Friendly Societies, Co-operative Societies, Building Societies, Trades Unions, and Post Office and other Savings Banks, and by adding a liberal estimate for furniture, small business capitals, houses, &c.

The ownership of so large a proportion of the nation's wealth by the smaller part of the population means, of course, that the annual income of the country is also distributed very unequally. I have said above that about 5,000,000 people own fully £12,300,000,000, but the greater part of this sum is owned by about 250,000 families, or about 1,250,000 people. Such a vast amount of property yields its few owners a very large income. At 3 per cent. £12,300,000,000 yields £369,000,000 per annum; at 4 per cent. it yields £492,000,000 per annum; at 5 per cent. it yields £615,000,000 per annum. The average yield is probably not less than the middle figure named. Thus, rent and interest absorb a very large part of the fruit of the work of the British people, and if Income Tax statistics did not exist we should know that a very large share of the national income was taken by a small number of people.

But Income Tax statistics do exist, and they fully corroborate the conclusions at which I have arrived.

By a careful survey of the facts in "Riches and Poverty" I showed in 1905 that the aggregate income of the British people in 1904 was not less than £1,710,000,000, and that it was distributed approximately as follows:—

BRITISH NATIONAL INCOME IN 1904.

Distribution of the National Income as between (1) those with £700 per annum and upwards; (2) those with £160 to £700 per annum; and (3) those with less than £160 per annum.

	Number.	Income.
		£
Persons with incomes of £700 per annum and upwards and their families, 250,000 × 5...	1,250,000	585,000,000
Persons with incomes between £160 and £700 per annum and their families, 750,000 × 5	3,750,000	245,000,000
Persons with incomes of less than £160 per annum and their families	38,000,000	880,000,000
Total.....	43,000,000	1,710,000,000

It will be seen that in 1904 nearly £600,000,000 a year, or about one-third of the entire national income, was drawn by only about 250,000 families in a population of 43,000,000. To-day, in 1910, with a population of over 45,000,000, the national income has increased, and it probably exceeds £1,800,000,000, but the nature of the distribution is very much where it was. Still we may unhappily regard it as true that about one-third of the national income is drawn by less than one-thirtieth part of the population. Still we have about 1,000,000 very rich people at the top of the scale, and about 1,000,000 paupers at the bottom of the scale, and between them the mass of the people, some in comfort and some in poverty, but all or nearly all dependent for the means of livelihood on the upper million.

I have always contended that knowledge and understanding of these remarkable facts should precede any attempt at British Budget-making, and it is because I believe that opinion to be profoundly true that I have devoted this second chapter to a broad statement of the distribution of British wealth.

3. THE PRINCIPLES OF TAXATION.

It is not possible to embody in this article a treatise on the principles of taxation. I should like, however, to give a morsel of doctrine. About one hundred and thirty years ago Adam Smith wrote—

> The subjects of every State ought to contribute towards the support of the Government as nearly as possible in proportion to their respective abilities; that is, in proportion to the revenue which they respectively enjoy under the protection of the State.

Here is a proposition in two parts, the second of which contradicts the first. The first part is undeniable. If taxation is to be fairly levied let us pay to the State in proportion to our "ability" to pay. But the second part of the above maxim explains that Adam Smith considered "ability" to be in ratio to revenue enjoyed. But "ability" is not so proportioned.

Let us compare three individuals:—A. with £100 a year; B. with £500 a year; C. with £20,000 a year.

If "ability" were in proportion to income, we should tax all at the same rate. Let us see what 10 per cent. does:—

A.	£100	less 10 per cent	is	£90
B.	£500	,, ,,	,,	£450
C.	£20,000	,, ,,	,,	£18,000

Now, very clearly the loss of £10 to A. is a very serious tax indeed. The loss of £50 to B. is also serious, but not quite so crushing as the loss of £10 to A. Turning to C., we realise that the loss of the same proportion of income, £2,000, simply leaves him *not quite so rich*.

From this simple consideration arose the development of Adam Smith's imperfectly expressed maxim into a doctrine of "equality of sacrifice." If A. is taxed 10 per cent. C. ought to be taxed at much more than 10 per cent. if A. and C. are to bear equal "burdens."

And, obviously, the acceptance of the doctrine of equality of sacrifice carries with it the conclusion that if income is derived from rent or interest it ought to bear a larger proportion of the burden of taxation than income derived from personal exertion. For men die while property remains, and £300 a year derived from personal exertion dies with the man who earns it, while £300 a year in rent and interest may remain indefinitely.

4. The Vice of Protective Taxation.

Taxes should be so levied that the Government and the Government alone receives their proceeds. It is the peculiar vice of protective taxes that they take from the taxpayer far more than they give to the Treasury.

Take, as an illustration, Mr. Chamberlain's suggested import duty of 2s. per quarter or 6d. per cwt. on foreign corn. This is a protective tax, designed not merely to raise money for State purposes, but to give the benefit of higher prices to Colonial and British wheat growers. Let us see how it works out. I will show (1) what the Government would get out of the taxes, (2) what the public would have to pay in extra taxation, and (3) what the British Colonist would get out of the higher prices.

Taking the facts of 1907, we know how much foreign and Colonial corn was brought in, and how much British corn was raised. The foreign supply was 153,000,000 cwts.; the Colonial supply was 49,000,000 cwts.; the British home production was 161,000,000 cwts. These figures include wheat, barley, oats, maize, and all other sorts of corn. The following table shows clearly the effect of the 2s. per quarter tax:—

EFFECT OF THE CHAMBERLAIN 6D. PER CWT. CORN DUTY.

Supply.	Duty Paid to Treasury.	Consumers' Loss.	Colonists' Gain.
	£	£	£
Foreign: 153,000,000 cwts.	3,800,000	3,800,000	.....
Colonial: 49,000,000 ,, ...	.....	1,200,000	1,200,000
Home: 161,000,000 ,, ...	.....	4,000,000	.....
Total.....	3,800,000	9,000,000	1,200,000

The first column shows what the Government gets, *i.e.*, 6d. per cwt. on the foreign supply. The second column shows what the consumer pays, *i.e.*, 6d. per cwt. on the Colonial and home as well as on the foreign supply. The third column shows what the British Colonist gets, *i.e.*, 6d. per cwt. on his sales to the United Kingdom. It will be seen that the British public would have to pay £9,000,000 in order to give the British Government £3,800,000 and to give the British Colonist only £1,200,000. The balance of what he pays would go to British corn growers, or, more probably, their landlords, for rents would be raised as food got dearer.

Similarly with the meat and dairy produce taxes which Mr. Chamberlain proposed. The rate suggested was 5 per cent., which sounds small, but the effect would be to raise the price of the entire supply of meat and dairy produce, home, foreign, and Colonial.

Taking corn, meat, and dairy produce together, indeed, Mr. Chamberlain's programme, applied to the figures of 1907, would cost the consumer £20,000,000 a year, while it yielded only £7,000,000 to the Treasury, and gave British Colonists only £2,400,000.

Protection, in effect, sets up two taxing authorities. The first is the Government, which gets the tax levied on the imports. The second is the protected interest, which is enabled to raise its price and act as a private tax collector.

5. The National Revenue Needed.

We now come to consider the cost of governing the United Kingdom, for it is well to remind ourselves, before we consider how money is raised, of the reasons why it is raised.

The British financial year runs from April of one year to March of the next. The conception of the Budget is to estimate in advance what money will be needed in the coming financial year, and what taxes are needed to find the revenue.

For the financial year 1909-10 (*i.e.*, twelve months ending March, 1910) Mr. Lloyd-George issued the following official estimate of expenditure in introducing his Budget on April 29th, 1909, and the comparative figures for the previous financial year are added (for convenience I have added items included subsequently to the Budget statement):—

British Imperial Expenditure.

	Financial Year ended March, 1910.	Financial Year ended March, 1909.
	£	£
National Debt Services	28,000,000	28,000,000
Other Consolidated Fund Services	1,670,000	1,669,000
Payments to Local Taxation Accounts	9,483,000	9,824,000
Total Consolidated Fund Services	39,153,000	39,493,000
Army	27,435,000	26,840,000
Navy	35,143,000	32,188,000
Civil Services	40,070,000	32,338,000
Customs and Inland Revenue	3,373,000	3,320,000
Post Office Services	18,978,000	18,113,000
Total Supply Services	124,999,000	112,799,000
	164,152,000	152,292,000
Add:		
For Economic Development	200,000	.....
,, ,, ,, (Roads)	600,000	.....
,, Labour Exchanges	100,000	.....
,, Land Tax Adminstration	50,000	.....
,, Land Valuation	200,000	.....
,, Grant to Local Authorities (half proceeds of new Land Taxes)	300,000	.....
,, Supplementary Estimates (including £200,000 for unemployed)	367,000	.....
Total Expenditure	165,969,000	.....

The considerable increase in expenditure here shown is mainly due to two facts, (1) the increased cost of the Navy, and (2) Old Age Pensions. The latter item accounts for £9,000,000 out of the item £40,070,000 under Civil Services in 1910.

The above figures appear formidable, but it should not be forgotten that the official statement considerably exaggerates expenditure by including "Post Office Services, £18,978,000." This sum is merely the outgoings of the Post Office businesses. Every penny of it comes back again and over £3,000,000 profit into the bargain.

It must be clearly understood that there is practically no hope of reducing the above expenditure figures. On the contrary, it is quite certain that they must increase. Quite apart from the question of armaments, all civilised nations are finding it necessary to increase public expenditure. The calls of education and social reform are great and must be met.

In the near future the expenditure on Old Age Pensions, for example, must grow, for the Government are under an honourable pledge to extend the scheme by removing the pauper disqualification. When the Old Age Pension Bill was under consideration Mr. Soares, M.P., and myself put down an amendment which pledged the House of Commons to that effect, and it was accepted by the Government.

Then there is the question of industrial insurance, in which we are a generation behind Germany. It involves contributions by the State. Again, there is the question of the extension of continuation schools on some such lines as those proposed in the Bill which I introduced into the House in 1908 and 1909; it is absolutely necessary to proceed in this direction if Britain is to keep her place, but the thing cannot be done without money.

It is very greatly to the credit of the Government that, although they had to face such a big bill in 1909-10, they decided that it was necessary to make further provision. To the establishment of Labour Exchanges £100,000 was devoted. A sum of £600,000 was furnished for the improvement of roads in view of the fact that mechanical traction must rapidly grow. An Economic Development Bill was introduced, and a preliminary sum of £200,000 granted for its operation. Thus, £900,000 was added to the above estimate. A further expenditure of £50,000 was caused by the administrative expenses in connection with the new land taxes.

Nor does that complete the tale of expenditure. The Budget, as we shall see presently, rendered necessary a complete valuation

of the land of the United Kingdom. It was at first proposed that this should be done at the expense of the owners, but subsequently the wiser course was taken of making the valuation a national charge. The cost for the first year is estimated at £200,000.

During the debates on the new land taxes the Government wisely decided to grant one-half of their proceeds to local authorities. This accounts for a further £300,000.

Supplementary estimates, including a grant of £200,000 for the unemployed, call for a further £367,000.

Thus we get a grand total of £165,969,000. That, of course, is the largest sum a British Chancellor of the Exchequer has ever had to face, but, for the reasons stated, British Budgets will have to deal with even larger sums in the near future.

6. A Broad View of the Budget.

Let us now see how our Finance Minister meets the bill for £165,969,000 which we have just examined.

In the first place, as I have already indicated, this figure is exaggerated by the inclusion of all the Post Office outgoings as expenditure. They are not really national expenditure, for, of course, every penny, and much more, comes back to the Exchequer.

The Post Office account in 1909-10 is as follows:—

Post Office, Telegraphs, and Telephones.

	£
Receipts	22,600,000
Expenses	18,978,000
Balance Profit	£3,622,000

The profit used to be more than this; the decrease is due to the better pay given by the present Government to postal servants.

It will be seen that if the Post Office account were kept distinct only the balance of £3,622,000 would be brought into the figures at all, and that on the income side. As, however, the gross income and outgo of the Post Office is brought into the account, the £18,978,000 is included in the grand total—£165,969,000. Now that we come to consider revenue, we have in the same way to start with the Post Office receipts of £22,600,000.

As I said at the beginning, we have little non-tax revenue beside that yielded by the Post Office. The only other items are Crown Lands, £530,000; Suez Canal Shares, £1,166,000; Miscellaneous, £1,394,000.

Adding these to the Post Office gross revenue, we get a total non-tax revenue of £25,690,000.

It was widely supposed that Mr. Lloyd-George would make a large raid on the Sinking Fund in order to meet his difficulties. The Sinking Fund, of course, is the sum raised out of taxes every year to reduce the National Debt, every pound paid off reducing the amount of interest to be paid. I am myself strongly of opinion that every endeavour should be made to increase rather than to reduce the Sinking Fund, and I viewed with much alarm the hints given to Mr. Lloyd-George from many people who should know better—that he might with propriety reduce his difficulties by £5,000,000 or so by reducing the Sinking Fund appropriation by that amount. Mr. Lloyd-George decided that he was not justified in taking more than £3,000,000 from this source, and I confess that I wish he had left the Sinking Fund alone altogether. The £3,000,000 was afterwards increased to £3,500,000 by Mr. Lloyd-George's concession to owners of agricultural land in allowing them to charge exemption from Income Tax under Schedule A. in respect of such part of their rents as they used to improve their farms. This concession cost the nation £500,000 a year (£300,000 in 1909-10), and Mr. Lloyd-George decided that this, like the £3,000,000, was to come out of the Sinking Fund.

So our original grand total of £165,969,000 is reduced as follows:—

	£
Grand Total of Expenditure	165,969,000
Deduct Non-tax Revenues	25,690,000
	140,279,000
Deduct Reduction of Sinking Fund	3,500,000
Total to be raised in Taxes.....	136,779,000

I now give the clearest possible broad statement of the method by which this bill is met. Mr. Lloyd-George retained all existing taxes and raised some of them, and imposed certain new taxes. In the following table I show (1) the estimated yield of the old

taxes, and (2) the estimated yield of the increases in old taxes and the new taxes:—

ESTIMATED REVENUE FOR THE FINANCIAL YEAR 1909-10, *i.e.*, THE 12 MONTHS ENDED MARCH, 1910.

[NOTE.—This table includes all the revisions made by the Government after the Budget was introduced, and summarised in the House of Commons by Mr. Lloyd-George on October 22nd, 1909.]

	Estimated Yield of Old Taxes.	Mr. Lloyd-George's Additional Taxation.		Total.
	£		£	£
A. Customs.....	28,100,000	Spirits	200,000	
		Tobacco	1,900,000	
		Petrol	340,000	
			2,440,000	30,540,000
B. Excise	32,050,000	Spirits	600,000	
		Liquor Licences	2,100,000	
		Motor Car Licences...	260,000	
			2,960,000	35,010,000
C. Stamp Duties..	7,600,000	.....	900,000	8,500,000
D. Death ,, ..	18,600,000	.....	4,150,000	22,750,000
E. House ,, ..	1,950,000	.....	.....	1,950,000
F. "Land" Tax...	700,000	.....	.....	700,000
G. Land Value Duties.....	.....	Increment Tax..	25,000	
		Reversion ,,	100,000	
		Undeveloped ,,	125,000	
				250,000
H. Mineral Rights Duties.....	.....	.....	350,000	350,000
I. Income Tax ...	33,900,000	.....	3,200,000	37,100,000
	122,900,000		14,250,000	137,150,000
Add Non-Tax Revenue (Post Office, &c.)				25,690,000
Total (Estimated) Revenue				162,840,000

It will be seen that Mr. Lloyd-George arranged taxes to yield £137,150,000, the yield of the old taxes being £122,900,000, and the yield of the additional taxes, as revised, being £14,250,000. Together with the non-tax revenue, a total estimated revenue for the financial year 1909-10 of £162,840,000 is expected, and the national accounts are balanced thus:—

THE BUDGET OF 1909-10.

FINANCIAL YEAR ENDED MARCH, 1910.	£
Total Estimated Revenue	162,840,000
Total Estimated Expenditure, less £3,500,000 Reduction of Sinking Fund	162,469,000
Margin for Contingencies	£371,000.

The additional taxation imposed by Mr. Lloyd-George, although a considerable sum, is small relatively to the national income. The first observation which suggests itself is that those who speak in alarmed accents of national bankruptcy show themselves curiously ignorant of the extent of British resources. Taking the national income as £1,800,000,000 a year—it may well be more, and it is certainly not less—Mr. Lloyd-George's £14,000,000 of additional taxation amounts to about one one-hundred-and-thirtieth part of the whole. Moreover, this one-hundred-and-thirtieth is not a deduction from the national income; it is merely a transfer of spending power from private individuals to the hands of the State; whether the nation is richer or poorer by the transfer depends upon what would have been done with the money if the transfer had not been made, and what the Government does with the money after the transfer is made. When we reflect upon the growth of luxury, and the squandering of hundreds of millions per annum in the pursuit of worthless ends, surely we must conclude that it would be difficult for the Government to spend the £14,000,000 to worse effect than obtained before the transfer. We hear a great deal of wasting capital through excessive taxation; the suggestion is simply ridiculous in view of the fact that between Income Tax and Death Duties Mr. Lloyd-George is taking but an additional £7,000,000 or so a year, while, as Professor Marshall has observed, probably not less than £400,000,000 a year are spent annually by the "classes" in ways "that do little or nothing towards making life nobler or truly happier." A calm survey of the table which I have just given would make one wonder how so much fuss and agitation could have been aroused by the Budget of 1909-10, did we not know, unhappily, how much of unreality, how much of misrepresentation, enters into political warfare.

I will now review the different branches of taxation, taking them in the order of the above table.

7. THE CUSTOMS DUTIES.

Tariff Reform was effected in the United Kingdom between 1842 and 1860. In the former year Sir Robert Peel swept away many prohibitions, and largely reduced the duties on many raw and manufactured articles. In 1845-6 came further sweeping alterations, including the repeal of the Corn Laws. In 1860 Mr.

Gladstone went on with the work, and gave us complete freedom from protective Customs duties. Mr. Pittar, in his official history of the British Customs Tariff, says:—

> The legislation of 1860 carried the process of the simplification of the tariff almost to the extremest limit of which it was susceptible. The one thousand five hundred different rates of duty in Great Britain, and two thousand nine hundred rates in Ireland with which the century commenced, had, with the passing of the Act 23 and 24 Vict., c. 110, fallen to the insignificant number of twenty-six generic denominations, of which ten, viz., those on beer, cards, chicory, dice, essence of spruce, hops, malt, paper, vinegar, and plate, were solely for the purposes of countervailing duties of Excise on the like articles produced in the United Kingdom, while two others, those on corks and hats, were to disappear at fixed dates. The remaining fourteen articles were retained only for fiscal purposes, and whilst in 1859-60 the Customs revenue was £24,460,000, in the following year, notwithstanding all the reductions, it only fell by about £1,200,000.

The fourteen articles of 1860 were gradually reduced to nine, the sugar duty being repealed in 1874.

Prior to Mr. Lloyd-George's Budget the chief items in the British Customs tariff were as follows:—

Chief British Customs Duties in 1908-9.		s.	d.
Spirits	per gallon	11	4
Wine	,,	1	3
Sugar	per lb.	0	0¼
Tea	,,	0	5
Tobacco	,,	3	0
Coffee	per cwt.	14	0
Cocoa	per lb.	0	1

These and other Customs duties brought in, in the financial year ending March, 1909, the following sums:—

Customs Duties.—Yield in 1908-9.	£
Spirits	3,961,000
Wine	1,120,000
Sugar	3,161,000
Tea	6,046,000
Tobacco	13,823,000
Coffee	184,000
Dried Fruits	472,000
Cocoa, &c.	396,000
Total	£29,163,000

For 1909-10 Mr. Lloyd-George estimated that the yield of these duties would fall off owing to a world-wide depression of trade, and his official estimate of yield was only £28,100,000, as I have already shown in Chapter 6. Mr. Lloyd-George raised the spirit duty by 3s. 9d. per gallon, making it 15s. 1d., a similar increase, as we shall see, being made in the Excise spirit duty. He properly took into account the decline in consumption through the increased tax, and he had also to make allowance for

the fact that, in anticipation of the Budget, a great deal of spirit was brought in to forestall an expected increase of duty. That is why, although the increase in duty was so great, Mr. Lloyd-George in his original Budget statement counted only an additional £400,000 from increased Customs duty on spirits. Even so his estimate was too great, and on October 22nd he announced that he had to reduce the expectation of additional yield to only £200,000.

The tobacco duty was also raised. As we have seen, Mr. Lloyd-George found the duty on tobacco 3s. a lb.; he raised it to 3s. 8d. This he estimated to produce an additional £1,900,000 this year, and £2,250,000 in a full year.

This increase in the tobacco duty is the poor man's contribution to the increased cost of governing the country in 1909-10.

Mr. Lloyd-George introduced a new duty in the shape of 3d. a gallon on petrol. Presumably this duty is intended to be an additional tax on the motor car—a luxury. I do not myself possess a motor car, and I am, therefore, free to observe that I do not like this tax. There are many luxuries, and there is no good reason for singling out the motor car for penal taxation. On the contrary, the motor car is a luxury expenditure upon which is really performing a tremendous service to the public at large in leading to the perfection of mechanical transport, while it is the motor car industry which has led to the renewed study of the problem of flight, with its recent striking successes. My own opinion is that the best way in which to tax luxuries is to graduate the Income Tax, in order to tax all luxurious expenditure equally. The petrol tax hits one rich man and spares another. We have to remember, however, that Mr. Lloyd-George is devoting the proceeds of the motor car and petrol taxes to road making.

The Customs duties we have reviewed are levied for revenue purposes; they are not protective, for where they are levied upon articles produced at home, *e.g.*, spirits, they are countervailed by a corresponding Excise duty in order that no home producer should be able to act as a private tax-gatherer. The sugar, tea, coffee, cocoa, and dried fruit duties are objectionable, but they are not objectionable on Free Trade grounds. A tax on tea at 5d. a lb. is, I think, unwise, for it is obviously good statesmanship to encourage temperance by cheapening such an innocuous beverage. It is not the Free Trade point which is at issue here, for, as tea cannot be grown in Britain, no private producer is able to raise the price of his tea.

Similarly with the sugar duty. The tax is a Free Trade tax, but is objectionable because it limits the consumption of a most valuable article of food.

The Liberal Government has since 1906 reduced the sugar duty from a halfpenny to a farthing per lb., and reduced the tea duty by one penny per lb. By so much they have mitigated the evil of indirect taxation, which lies in the fact that the consumption of articles of common necessity is not appreciably greater by the rich than by the poor, so that their incidence is chiefly on the poor. It matters little to a man with £5,000 or even £500 a year whether sugar is a farthing or a halfpenny per lb. more or less, but it matters very much to the poor woman taking her few shillings to market.

I am bound to say that I am sorry the tobacco duty was raised, for I consider that it was quite unnecessary to increase indirect taxation. Nevertheless, it is so far satisfactory that Mr. Lloyd-George, having made up his mind that there must be an increase of indirect taxation, chose tobacco rather than tea or sugar for the increase.

8. The Excise Duties.

Excise duties are internal duties, and they are almost entirely concerned with the liquor trade. Mr. Lloyd-George found the beer duty 7s. 9d. per 36 gallons, and the spirit duty 11s. per gallon; the latter duty he raised to 14s. 9d., corresponding with the necessary adjustments to the 15s. 1d. import duty.

I set out the yield of the old Excise duties as Mr. Lloyd-George found them:—

Excise Duties—Yield in 1908-9.

	£
Beer	12,691,000
Spirits	17,456,000
Railways	345,000
Licences	3,113,000
Total above and other	£33,690,000

For 1909-10 Mr. Lloyd-George, as with the Customs duties, had to anticipate falling revenue from Excise, and estimated for £32,050,000, as I showed in Chapter 6.

From the increase in the spirit duty he counted at first on an extra £1,200,000, but had on October 22nd to reduce this figure to £600,000, and from a revision of motor car licence duties he counted on a further £260,000.

The chief alteration under the head of Excise related to publicans' licence duties. These have for long called for drastic reform. The British State very unwisely granted a monopoly of the drink trade to private individuals without exacting a proper price for the privilege which it granted. The scale of licence duties for fully-licensed public-houses was ridiculously inadequate, as will be seen from the following specimen rates.

THE OLD PUBLICANS' LICENCE DUTIES.

Annual Value.	Duty.	Duty as Percentage of Annual Value.
	£ s. d.	
Under £10	4 10 0	45 and over
£15 to £20	8 0 0	60 to 40
£25 ,, £30	14 0 0	56 to 16
£40 ,, £50	20 0 0	50 to 40
£100 to £200	30 0 0	30 to 15
£200 ,, £400	40 0 0	13 to 10
£500 ,, £600	50 0 0	10 to 8
£700 and over	60 0 0	8 and under

The duties were thus most unequal in their incidence. As the public-house rose in value the duty fell rapidly in ratio to rent. A fully-licensed public-house, with a rental of £600 a year, actually paid less than £1 per week for its licence of monopoly.

Mr. Lloyd-George amended the above scale by making the duty payable equal to one-half the value of the premises, subject to certain minimum duties varying with local population. Thus a public-house with a rental of £200, which paid £30 under the old scale, will pay £100 under the new. The new beerhouse scale is one-third of the annual value.

Mr. Lloyd-George also carried out the reform which I suggested on page 281 of my "Riches and Poverty." Hitherto, brewers and distillers have paid purely nominal sums, £1 and £10 per annum respectively, for the privilege of manufacturing, irrespective of the size of their businesses. Mr. Lloyd-George has levied a duty varying with the quantity of drink manufactured. The brewer will pay £1 for the first 100 barrels and 12s. per 50 barrels thereafter. The distiller will pay £10 for the first 50,000 gallons and £10 per 25,000 gallons thereafter.

Grocers' licences have been correspondingly raised, and clubs will be required to pay 6d. per £1 on their purchases of alcohol.

Mr. Lloyd-George anticipates an additional revenue of £2,100,000 from these reforms of the liquor licence duties.

It will be found that, if we assume the whole of the £2,100,000 to apply to beer, which it does not, this additional taxation only amounts to about one penny for every 40 glasses of beer consumed in the United Kingdom, for British beer consumption is about 9,500,000,000 pints, or 19,000,000,000 glasses per annum. We may judge from this how much truth there is in the cries of spoliation raised by the liquor interest.

Those who are fond of the parrot cry that "a nation cannot be made sober by Act of Parliament" should take note of the fact that Mr. Lloyd-George's substantial increase of the spirit duty

(Customs and Excise) has apparently *reduced the consumption of spirits by one-third* in less than a year. It would be equally simple to reduce beer consumption by untaxing tea and coffee and stiffening the beer tax. *Who will have the courage to do it?*

9. The Stamp Duties.

These duties cover a large variety of more or less irritating imposts, the nature of which may be gathered from the following particulars of the yield of the old duties as they stood before Mr. Lloyd-George's Budget:—

Yield of the Stamp Duties in 1908-9.	£
Deeds, Bonds, Contract Notes (above 1d.), Foreign Certificates, and Share Warrants	3,825,000
Companies Capital Duty and Loan Capital Duty	517,000
Bills of Exchange, Bankers' Notes, and Composition for Duty on Bills and Notes	907,000
Life and Marine Insurances	328,000
Receipts, Drafts, and other Penny Stamps	1,729,000
Patent Medicines	315,000
Licences and Certificates and Cards	206,000
Total	£7,827,000

Mr. Lloyd-George made various modifications in these duties, which he estimated to produce for 1909-10 an additional £900,000. From the old rates he expected £7,600,000, making a total yield from Stamp Duties in 1909-10 of £8,500,000, as shown in the table in Chapter 6.

I frankly express my intense dislike of the greater number of the taxes under this head. They are levied in some degree in all countries, but how can they be justified? Every time a man tries to do business with his neighbour the State steps in and hinders the transaction by imposing a fine upon him; that is what stamp duties really mean. They are fines upon business. Whether it be the sale of a house, or the taking out of a life insurance policy, or the giving of a receipt, the parties are fined and left to settle between them who should pay the fine. As for the tax on patent medicines, it is a public danger. An unscrupulous person sells a harmful preparation, and announces that it will cure all sorts of ills. The duty of the State is to prohibit such a fraud upon the public. What the State actually does is to charge a stamp duty on each bottle sold, and so to profit by the fraud. I do not, of course, mean that all patent medicines are frauds, but I do say that the majority of them are, and I further assert that the fraud is assisted by the misleading title "Patent Medicine," and by the fact that the vendor is able to stick on the red official stamp which gives a false air of respectability to the bottle.

10. The Death Duties.

Since Sir William Harcourt overhauled the Death Duties in 1894 they have come to be one of the mainstays of British finance. In this the practice of statesmen has fortunately run with the verdict of the economists. Adam Smith favoured death duties, and John Stuart Mill considered that they should be heavy and graduated. One can imagine no more convenient time to tax an individual than when he has departed for that bourne from which no traveller returns, and has left behind him those worldly possessions which, as man is slow to learn, are useless beyond the grave.

The incidence of death duties is of much interest. It may fairly be argued that they have no incidence. Obviously they do not tax the dead, for the dead man enjoyed his property in full untaxed by them until the moment of his decease. He could, of course, if he cared to do so, put by against them during his lifetime, but that would be a purely voluntary act of taxation. What of the heir? The property, it cannot be too clearly remembered, does not pass automatically. In a primitive community the heir fully understands that, for he has to fight for his succession and obtain it if he can. In a community such as ours what really happens is that the majesty of the law intervenes and performs for the heir the inestimable service of carrying into effect the wish of the dead. The heir inherits by virtue of the protection of the State. When, therefore, the State takes a toll on the property of the dead, it cannot be said to tax the heir; it merely takes a payment for services rendered, and, even if that payment is a high one, the service is cheap.

Let us see what has happened to the Death Duties since 1894. The following table shows the duties as Sir William Harcourt arranged them, and the modifications made by Mr. Asquith in 1907 and by Mr. Lloyd-George in 1909:—

The Harcourt, Asquith, and Lloyd-George Death Duties.

Amount of Estate.	Harcourt, 1894.	Asquith, 1907.	Lloyd-George, 1909.
£	Per Cent.	Per Cent.	Per Cent.
500	1	1	1
1,000	2	2	2
5,000	3	3	3
10,000	3	3	4
50,000	4½	4½	7
100,000	5½	5½	8
500,000	7	8	12
1,000,000	7½	10	14
5,000,000	8	14	15

Mr. Lloyd-George has also raised the Legacy and Succession Duties, which are the additional Death Duties levied on the legacies and successions after the *corpus* of the property has been taxed by the above duties.

It will be seen that Mr. Lloyd-George left small estates untouched. Up to £5,000 there is no increase, and between £5,000 and £10,000 an increase of only 1 per cent.

The justice of this will be apparent from the fact that the great bulk of the national wealth is held in estates of over £10,000 each. The following facts relating to the estates which pass in an average year should never be lost sight of:—

DEATHS AND ESTATES IN THE UNITED KINGDOM.

About 700,000 persons, including children, die every year.

Of these, about 620,000 die almost or quite penniless.

The balance of 80,000 persons leave about £300,000,000.

Of these, 4,000 persons leave about £200,000,000.

It is only necessary to state these extraordinary facts to show the justice of Mr. Lloyd-George's reform of the Death Duties.

Mr. Lloyd-George estimates that his revision will yield an additional £4,150,000 in 1909-10, making the total yield of the Death Duties £22,750,000, as shown in Chapter 6.

Only one consideration stood in the way of the revision; that was the fact that it appears that property is being increasingly given away before death in order to avoid Death Duty. To meet this point, Mr. Lloyd-George has increased from one year to three years the period before death during which property passing *inter vivos* is taxable under the Death Duties.

The talk in this connection about diminishing national capital is the veriest nonsense. The national capital, as I have said, is not less than £13,000,000,000, and may be as much as £15,000,000,000. If the additional £4,000,000 taken by the Budget in Death Duties was dropped in the ocean it would take between 3,000 and 4,000 years to get rid of the national capital. But the £4,000,000 is not lost; it is simply transferred from very rich families to the State, and spent a hundredfold for the better advantage of the nation.

11. Inhabited House Duty.

This impost, which Mr. Lloyd-George did not alter, need not long detain us. It is payable by all British householders who

live in houses of an annual value of £20 and upwards. It is not payable in Ireland. The rates are graduated as follows:—

THE INHABITED HOUSE DUTY.

	Above £20, Rate in the £.	Above £40, Rate in the £.	Above £60, Rate in the £.
	Pence.	Pence.	Pence.
Private Dwelling-houses	3	6	9
Business Premises used Residentially...	2	4	6

Houses used solely for purposes of trade, and in which no occupier resides, are not subject to the tax.

The estimate of the yield of this tax in 1909-10 will be seen from Chapter 6 to be £1,950,000.

This tax is really a clumsy income tax. It ought to be abolished, and the amount raised from the Income Tax proper. It is unfair in its incidence. Thus, rents in London are very high, and consequently London citizens pay an undue proportion of the tax.

12. THE ANCIENT SO-CALLED "LAND TAX."

It will be seen by the table in Chapter 6 that the yield under the heading "Land Tax" in 1909-10 is £700,000.

This tax is the remnant of the old Income Tax, erroneously called a Land Tax, of 1692 (William and Mary). That tax levied four shillings in the pound on all incomes from business, &c., four shillings in the pound on official salaries, and lastly, if required, a similar rate of four shillings on incomes from houses, land, &c. As may be imagined, it was not easy in those days to assess the personal part of the tax, and land was then the chief form of property. Consequently the greater part of the yield was from land, and the tax came to be called a Land Tax.

In 1798 Pitt substituted a better assessed Income Tax for the old one, and settled the remains of the old impost by making provision for its redemption. Since then redemption has continuously proceeded.

It cannot be too clearly borne in mind that our present Income Tax is actually the lineal descendant of the old "Land" Tax. Schedue A. corresponds to the land and house section of 1692; Schedule D. to the 1692 tax on personal income; Schedule E. to the 1692 tax on official salaries.

I mention these facts because no subject has been more misunderstood. It is quite common to hear people say that Pitt invented the Income Tax in 1798, whereas he merely copied the Act of William and Mary of 1692.

13. Taxes on Land Values.

We now come to a part of the Budget which has excited an extraordinary amount of discussion.

Rent is a tax upon the nation, and if we tax rent *we tax a tax*. The private ownership of land enables a limited number of people to levy a toll upon every form of work, and the greater the amount of work done the greater the toll levied. The value of land rises and falls with changes of population, and in the United Kingdom the industrial revolution has meant a certain fall in the value of land in the country, and a much greater rise in the value of land in the towns. On the whole, the increase has been great, and that increase has been an addition made by the nation's work to the value of privately-owned property the proprietors of which have not, as proprietors, added one penny to the value which has grown in their hands. This fact is a familiar one, and long ago John Stuart Mill proposed that the land of the country should be valued, and that the State should levy an increment tax on the subsequent rise in value. When in Germany a few years ago I found John Stuart Mill's idea in practical working operation in a number of towns, the only practical difference being that a town like Frankfort takes toll on the unearned increment as from the date of the last transfer, and not as from a specific date of public valuation, as suggested by John Stuart Mill. In 1908 I suggested in the House of Commons that this was a better means of taxing land values than was suggested by the Bills which had been before the House.

When the Budget of 1909 was introduced I was delighted to find that Mr. Lloyd-George had evidently been struck, as I had been, with the working of the increment tax in Germany, and that he proposed to levy a similar tax for Imperial purposes here, adopting the original proposal of John Stuart Mill that there should be an initial valuation. In addition to an increment tax, Mr. Lloyd-George framed a reversion duty and an undeveloped land tax.

(*a*) Increment Tax. The duty is 20 per cent. of the increment, and is only chargeable upon unearned increment, and not upon value due to the exertion or expenditure of the owner. It is payable on any sale, or on the grant of a lease exceeding fourteen years, or on the death of the owner, or in the case of a company periodically—every fifteen years. Small properties are exempt, if the owner is also the occupier, where the annual value of the house, if in London, does not exceed £40, or in the case of the provinces a proportionally less rental. Small holdings not exceeding fifty acres, worth not more than £75 per acre, are exempt if the owner is the occupier. Land used for recreation

without profit-making is exempt. Land is exempt also when it has no higher value than its value for agriculture. More important still, the increment is not taxed when it does not exceed 10 per cent., and in any case the first 10 per cent. of the increment is not taxable. Another point is that if land falls in value after the first valuation and subsequently again rises, increment is counted as from the point of original valuation and not as from the point of fall.

It will be seen that the dimensions of the tax are exceedingly modest, and the really astonishing thing is that so much heated language has been used concerning a proposal which is obviously just, and which errs, if anything, on the side of moderation.

(*b*) Reversion Duty. Clause 13 of the Bill says:—

> On the determination of any lease of land there shall be charged, levied, and paid, subject to the provisions of this part of this Act, on the value of the benefit accruing to the lessor by reason of the determination of the lease a duty, called Reversion Duty, at the rate of one pound for every full ten pounds of that value.

The tax is thus one of 10 per cent. on the gain, if any, from reversion. This, a moderate impost in itself, is whittled away by allowances. Leases not exceeding twenty-one years are exempt, agricultural land is exempt, and so forth.

(*c*) Undeveloped Land Duty. This is a tax on the capital value of undeveloped land at the rate of one halfpenny on every pound of the site value. If we assume a hypothetical income of 4 per cent. on the capital site value, this is a tax of 5 per cent., or one shilling in the pound, on the hypothetical income so calculated.

Agricultural land is exempt from the tax. In the first place, no land is taxable unless its site value exceeds £50 per acre, and in no case is the tax payable in respect of land on its agricultural value even if that agricultural value be as high as £200 per acre or more.

Further, where at least £100 per acre has been spent on preparing the land for buildings, then the tax is not chargeable even if houses be not built.

Small holdings, not exceeding £500 in value, occupied by the owner, are altogether exempt. Gardens or pleasure grounds attached to a house are exempt where they do not exceed five acres in extent.

From the first year's working of these three land values taxes only a very small return is anticipated—£25,000 from the increment tax; £100,000 from the reversion tax; £125,000 from the undeveloped land tax; total, £250,000. In future years the yield will increase, but a consideration of the many exemptions

and allowances made will show that a very large yield can scarcely be expected. *As a matter of fact, British landlords will be far more heavily taxed by Schedule A. of the Income Tax and by the Death Duties than by these new imposts.*

What I regard as the most important point about the new land taxes is the fact that they demand a valuation of British land. This will be costly—the estimate is £2,000,000—but it is more than worth the money, for it will protect the public when land is needed for public purposes, and it will secure a better return from the estate duties. We cannot too clearly bear in mind that it is the duty of our municipal authorities to *acquire the belts of agricultural land surrounding our townships* for future development, in order that towns may be developed healthily, and that the whole and not merely a fraction of the social value of such land is secured to the public.

In 1909-10 the beginning of the task of valuation is estimated to cost £200,000, as shown in the table in Chapter 5. It should also be mentioned that the Government have decided that one-half the proceeds of the new land taxes shall be granted to local authorities.

14. Mineral Rights Duty.

When the Budget was originally introduced it contained a proposal to tax undeveloped minerals. This proposal was abandoned on account of the practical difficulty of carrying it out, and a tax of 5 per cent. on mineral rents and royalties substituted. This is a straightforward impost; as in the case of land rent, it is a *tax on a tax, and not a tax on a commodity.* It is not the case that the impost taxes coal; it taxes the royalty on coal. If we take British mining royalties at £7,000,000 a year, the yield of this new duty is £350,000. It should be borne in mind that mining royalties are also taxed by the Income Tax at from 1s. 2d. to 1s. 8d. in the pound, according to the size of the income of their owner. The total Imperial tax on mining royalties has thus been raised to from 2s. 2d. to 2s. 8d. in the pound.

15. The Income Tax.

I have reserved the Income Tax for final consideration, because it is the most important part of our fiscal system. As will be seen by reference to the table in Chapter 6, line I., the Income Tax is expected to yield £37,100,000 in 1909-10, and I may say at once that this estimate will probably be exceeded. However, it is not merely that the Income Tax yields more than any other branch of revenue; it is that *by the direct taxation of incomes we can most easily and most equitably raise revenue*, apart from the Death Duties.

Every tax, whatever it may be called, is actually a tax on income, the Death Duties alone excepted, and even the Death Duties are converted into an income tax when, as is not infrequently the case, an estate owner insures his estate against them. Taxes are paid by persons, not by things. We may call taxes by what names we like—we may term them sugar duties, land taxes, motor car licence duties, receipt taxes, corn taxes—all alike are income taxes. It makes not the slightest difference to a working man whether an income tax is levied on his wages, or whether the State takes his money when he attempts to buy tobacco. Let us suppose that a workman smokes in the course of a year ten pounds of tobacco. He actually pays 3s. 8d. duty on every pound, or £1. 16s. 8d. tax in the year. Let us suppose that he earns 30s. a week, or £78 a year. As he has paid 36s. 8d. duty in buying tobacco, the tobacco tax is *equivalent to him to an Income Tax of about 5 per cent. on his entire income, or a shilling in the pound.* The question for the workman is this: Is it better to be taxed indirectly or directly? Is it better to be treated like a child, and the tax artfully got out of one by indirect methods, or is it better for the Government to say plainly: The cost of running the nation is so much, and your share is such and such a sum?

All taxes are income taxes, but the income taxes which masquerade as sugar taxes, stamp duties, and so forth, are clumsy and capricious income taxes. Here is A., who wastes his money on racing; the State charges him nothing for the privilege. Here is B., who instead of racing saves up his money and buys a house for the comfort and well-being of his family. The State comes down upon B. and says: "Hello, you have bought a house; unless you pay a stamp duty the contract shall not be legal, and the house shall not be yours." So B.'s income is reduced by the amount of the stamp duty, while A., who wasted his money, has escaped.

Take another case. X. buys a motor car and Y. buys a racehorse. Both are luxuries. The State heavily taxes X. both for owning the car and for running it, but the State exacts no tax at all from Y. for either owning or running the racehorse. Thus, X. pays a special income tax, while Y. escapes.

Let the reader again glance through the many and various taxes which we have reviewed in the foregoing pages. He will see that the various taxes hit various people in various ways. Whether or not they tax equally as between man and man is left to chance; everything depends in any particular case upon what a man's tastes are; it is only through the direct taxes that there is any regard for the great principle of ability to pay which was dwelt upon in Chapter 3.

It is for these reasons that the Income Tax stands out as the instrument above all others by which we may levy taxation according to means. For years I have been urging that greater reliance should be placed upon income as the true basis of just taxation, and I rejoice that Mr. Lloyd-George's Budget goes far in the right direction.

It is exceedingly difficult to explain how the Income Tax now stands, for its provisions are complicated and obscure in the extreme.

A nominal flat rate of tax is set out in the Finance Act. Mr. Lloyd-George puts it at fourteenpence in the pound. This nominal rate is whittled away at one end of the scale by allowances, and increased at the other end of the scale by an additional tax called the super-tax. *So, in the greater number of cases, the fourteenpence disappears, and we get a figure either more or less.* This sounds stupid and clumsy, and so it is. No other country in the world does it but ourselves. It is obvious, or ought to be, that the sensible procedure would be to enact, not a nominal unreal flat rate, to be tinkered at by allowances and additions, but a clear graduated Income Tax, beginning at a low figure and working up to a high one.

The allowances and reductions in the fourteenpenny rate are as follows:—

Incomes not exceeding £160 a year are entirely exempt.

On incomes over £160 a year the following deductions from income, or "abatements," are allowed:—

INCOME TAX ABATEMENTS.

Amount of Annual Income.	Abatement.
Between £160 and £400	£160
,, £400 ,, £500	£150
,, £500 ,, £600	£120
,, £600 ,, £700	£70

Thus, if a man has £500 a year he pays Income Tax on only £350 of income. If he has £700 a year he pays Income Tax on only £630 of income. It will be perceived that the effect of these abatements is to reduce the nominal rate of tax for incomes up to £700 a year.

Earned incomes up to £2,000 a year enjoy a lower nominal rate of ninepence in the pound, which, of course, is further reduced by the abatements up to £700 a year.

Earned incomes over £2,000 but not over £3,000 are taxed at one shilling in the pound. Over £3,000 a year, earned and unearned alike pay fourteenpence.

Finally, incomes exceeding £5,000 a year are taxed by an additional Income Tax, or super-tax, but this again is not stated clearly. The super-tax, by a refinement of obscurity of the most extraordinary character, is *sixpence in the pound on such part of the income as exceeds £3,000*. To find out what this means, one has to take pencil and paper and work it out. Thus, if one's income is £6,250, one first pays 1s. 2d. in the pound on the whole income, and one next pays 6d. in the pound on £3,250.

By putting together all these obscure provisions we can painfully arrive at what the British Income Tax really means, and the following table shows it:—

EFFECT OF THE REFORMED INCOME TAX PROVISIONS.

Income.	Abatement Allowed.	Earned Incomes.			Unearned Incomes.		
		Tax Payable.	Nominal Rate.	Actual Rate.	Tax Payable.	Nominal Rate.	Actual Rate.
£	£	£ s. d.	Pence in £.	Pence in £	£ s. d.	Pence in £	Pence in £
160	160	.....	Exempt	...	.....	Exempt	...
200	160	1 10 0	9	1·80	2 6 8	14	2·80
300	160	5 5 0	9	4·20	8 3 4	14	6·53
400	160	9 0 0	9	5·40	14 0 0	14	8·40
500	150	13 2 6	9	6·30	19 8 4	14	9·80
700	70	23 12 6	9	8·10	36 15 0	14	12·60
800	Nil.	30 0 0	9	9·00	46 13 4	14	14·00
1,000	,,	37 10 0	9	9·00	58 6 8	14	14·00
2,000	,,	75 0 0	9	9·00	116 13 4	14	14·00
2,100	,,	105 0 0	12	12·00	122 10 0	14	14·00
3,000	,,	150 0 0	12	12·00	175 0 0	14	14·00
3,100	,,	180 16 8	14	14·00	180 16 8	14	14·00
5,000	,,	291 13 4	14	14·00	291 13 4	14	14·00
5,100	,,	350 0 0	14 + 6	16·47	350 0 0	14 + 6	16·47
10,000	,,	758 6 8	14 + 6	18·20	758 6 8	14 + 6	18·20
50,000	,,	4,091 13 4	14 + 6	19·64	4,091 13 4	14 + 6	19·64
100,000	,,	8,258 6 8	14 + 6	19·82	8,258 6 8	14 + 6	19·82

It will be seen that the Income Tax for earned incomes is really a roughly graduated scale ranging from zero up to nearly twenty pence in the pound, and that the unearned scale is even more roughly graduated.

Mr. Lloyd-George is to be thanked most warmly for giving us rough graduation; it is earnestly to be hoped that a subsequent Budget will remove the obscurities which I have endeavoured, perhaps vainly, to make clear.

It is remarkable that the justice of graduation is now everywhere admitted. Since 1906 I have unremittingly brought

the subject to the attention of the House of Commons, and year by year I have noted that an increasing consent has been gained for its principles.

It cannot be too clearly realised that a justly graduated Income Tax is the best possible differentiation of the Income Tax. This arises from the fact that, *as incomes rise in the scale, they contain increasing proportions of social value, expressed in rent, or in interest, or in monopoly profits, or in fees which exist because unearned increment exists.* It follows that Income Tax graduation taxes social value more thoroughly than it could be accomplished by any special inquisition into the nature of income. That is not to say, of course, that we should not specially tax specific and easily differentiated cases of unearned increment, such as occur in the case of town sites, &c.

16. Conclusion.

Looking at the Budget of 1909-10 as a whole, it must be regarded as worthy of a great occasion. Mr. Lloyd-George had, as we have seen, not merely to face a big deficit; he had to frame taxes which should provide for even greater needs, and grow with the call for more revenue. That he succeeded was admitted by *The Times* when it wrote that he had "laid broad and deep the basis of further revenue for future years." There is every reason to hope that taxes on alcohol will not be elastic in future, owing to the spread of sobriety. On the other hand, the revised Income Tax, the revised Death Duties, and the new land values taxes may be relied upon to do all that is required of them. The capital and income of the nation have been and are rapidly increasing; it needed but to frame taxes having regard to the distribution of income and capital to obtain an ever-increasing revenue.

It should now be possible in the course of a few years to sweep away the remains of the sugar duty and some of the other fiscal lumber which remains upon the Statute Book.

The discussion of the Budget of 1909-10 in the House of Commons raised debates of intense interest and importance. Nothing perhaps has been more remarkable than the common admission of the existence of such a thing as social value. It has been both instructive and entertaining to find the Conservative leader and many of his followers arguing that if the unearned increment attaching to land is taxed, then all social values ought to be taxed. Out of the heat of a bitter conflict there has arisen a wider and better acquaintance with the economic structure of society, and a public education in matters of the first importance which is likely to have great and far-reaching effects.

Co-operative Societies in the United Kingdom.

STATISTICS SHOWING THE POSITION AND PROGRESS OF THE CO-OPERATIVE MOVEMENT FROM 1862 TO 1907.

THESE tables have been brought up to date on the basis of the Annual Returns by Societies to the Registrar of Friendly Societies, and corrected by the more recent returns to the Co-operative Union.

The tables refer to the United Kingdom, England and Wales, Scotland, and Ireland, and give the comparison between the figures of 1907 and those of ten years ago. We have also inserted below the figures relating to profits devoted to Education.

CO-OPERATION IN THE UNITED KINGDOM DURING 1897 AND 1907.

	1897.	1907.	INCREASE PER CENT.
Societies (making returns) ..No.	2,065	2,846	38
Members.....No.	1,627,135	2,615,321	61
Capital (share and loan) .....£	28,647,084	51,011,063	78
Sales .....£	64,956,049	111,239,503	71
Profits.....£	6,535,861	11,247,303	72
Profits devoted to Education..£	50,302	89,848	79

CO-OPERATION IN ENGLAND AND WALES DURING 1897 AND 1907.

	1897.	1907.	INCREASE PER CENT.
Societies (making returns) ..No.	1,573	2,016	28
Members.....No.	1,336,985	2,127,774	59
Capital (share and loan) .....£	23,223,600	39,797,511	71
Sales .....£	50,693,526	85,050,249	67
Profits.....£	4,989,589	8,422,277	69
Profits devoted to Education..£	42,791	75,254	76

CO-OPERATION IN SCOTLAND DURING 1897 AND 1907.

	1897.	1907.	INCREASE PER CENT.
Socicties (making returns) ..No.	357	365	2
Members.....No.	276,053	410,597	49
Capital (share and loan) .....£	5,323,923	10,724,508	101
Sales .....£	13,669,417	23,822,956	74
Profits.....£	1,539,547	2,787,291	81
Profits devoted to Education..£	7,508	14,264	90

CO-OPERATION IN IRELAND DURING 1897 AND 1907.

	1897.	1907.
Societies (making returns) .....No.	135	465
Members.....No.	14,097	76,950
Capital (share and loan) .....£	99,561	489,044
Sales .....£	593,106	2,366,298
Profits.....£	6,725	37,735
Profits devoted to Education.....£	3	330

CO-OPERATIVE SOCIETIES,

TABLE (1).—GENERAL SUMMARY *of* RETURNS

(Compiled from Official

YEAR.	No. of Societies			Number of Members.	Capital at End of Year.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1862	*a*454	*f*68	332	90,341	428,376	54,499	2,333,523	165,562
1863	51	73	381	111,163	579,902	76,738	2,673,773	216,005
1864	146	110	394	*b*129,429	684,182	89,122	2,896,606	224,460
1865	101	182	403	*b*124,659	819,367	107,263	3,373,847	279,226
1866	163	240	441	*b*144,072	1,046,310	118,023	4,462,676	372,307
1867	137	192	577	171,897	1,475,199	136,734	6,001,153	398,578
1868	190	93	673	211,781	1,711,643	177,706	7,122,360	424,420
1869	65	133	754	229,861	1,816,672	179,054	7,353,363	438,101
1870	67	153	748	248,108	2,035,626	197,029	8,201,685	553,435
1871	56	235	746	262,188	2,305,951	215,453	9,463,771	666,399
1872	141	113	935	330,550	2,969,573	371,541	13,012,120	936,715
1873	226	138	983	387,765	3,581,405	496,830	15,639,714	1,110,658
1874	130	232	1,031	412,733	3,905,093	587,342	16,374,053	1,228,038
1875	117	285	1,170	480,076	4,403,547	849,990	18,499,901	1,429,090
1876	82	177	1,167	508,067	5,141,390	919,772	19.921,054	1,743,980
1877	67	246	1,148	529,081	5,445,449	1,073,275	21,390,447	1,924,551
1878	52	121	1,185	560,993	5,647,443	1,145,717	21,402,219	1,837,660
1879	52	146	1,151	572,621	5,755,522	1,496,343	20,382,772	1,857,790
1880	69	100	1,183	604,063	6,232,093	1,341,290	23,248,314	*c*1,868,599
1881	66	..	1,240	643,617	6,940,173	1,483,583	24,945,063	1,981,109
1882	67	115	1,288	687,158	7,591,241	1,622,431	27,541,212	2,155,398
1883	55	170	1,291	729,957	7,921,356	1,577,086	29,336,028	2,434,996
1884	78	63	1,400	797,950	8,646,188	1,830,836	30,424,101	2,723,794
1885	84	50	1,441	850,659	9,211,259	1,945,834	31,305,910	2,988,690
1886	83	65	1,486	894,488	9,747,452	2,160,090	32,730,745	3,070,111
1887	87	145	1,516	967,828	10,344,216	2,253,576	34,483,771	3,190,309
1888	100	140	1,592	1,011,258	10,946,219	2,452,887	37,793,903	3,454,974
1889	93	123	1,621	1,071,089	11,687,912	2,923,711	40,674,673	3,734,546
1890	122	159	1,647	1,140,573	12,783,629	3,169,155	43,731,669	4,275,617
1891	117	122	1,684	1,207,511	13,847,705	3,393,394	49,024,171	4,718,532
1892	127	24	1,791	1,284,843	14,647,707	3,773,616	51,060,854	4,743,352
1893	106	59	1,825	1,340,318	15,318,665	3,874,954	51,803,836	4,610,657
1894	113	61	1,930	1,373,004	15,756,064	4,064,681	52,110,800	4,928,838
1895	123	113	1,966	1,430,340	16,749,826	4,581,573	55,100,249	5,389,071
1896	128	134	2,010	1,534,824	18,236,040	4,786,331	59,951,635	5,990,023
1897	126	165	2,065	1,627,135	19,510,007	*h*9,137,077	64,956,049	6,535,861
1898	182	227	2,130	1,703,098	20,671,110	*h*9,914,226	68,523,969	6,939,276
1899	152	298	2,183	1,787,576	22,340,533	*h*11,025,341	73,533,686	7,529,477
1900	117	356	2,174	1,886,252	24,156.310	*h*12,010,771	81,020,428	8,177.822
1901	153	332	2,239	1,980,441	25,697.099	*h*13,059,032	85,872,706	8,670.576
1902	253	335	2,466	2,103,264	27,063,405	*h*14,034,140	89,772,923	9,123,976
1903	225	381	2,523	2,215,873	28,200,869	*h*13,992,675	93,384,799	9,338,626
1904	202	323	2,664	2,320,116	29,337,392	*h*14,255,546	96,263,328	9,791,740
1905	175	249	2,745	2,402,354	30,389,065	*h*15 337,648	98,002,565	9,832,447
1906	166	239	2,823	2,493,981	31,985,848	*h*16,332,735	102,408,120	10,293,784
1907	165	287	2,846	2,615,321	33,888,721	*h*17,122,342	111,239,503	11,247,303
						Totals....	1,840,690,052	175,546,479

a The Total Number Registered to the end of 1862. *b* Reduced by 18,278 for 1864, 23,927 for sale Society, and which were included in the returns from the Retail Societies. *c* Estimated Joint-stock Companies. *e* The return states this sum to be Investments other than in Trade. Share Interest.

UNITED KINGDOM.

for each Year, from 1862 to 1907 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	Capital Invested in: Industrial and Provident Societies, and other than Trade.	Capital Invested in: Joint-stock Companies.	Profit Devoted to Education.	Amount of Reserve Fund.	Year.
£	£	£	£	£	£	
127,749	....	....	....	....	....	1862
167,620	....	....	....	....	....	1863
163,147	....	....	....	....	....	1864
181,766	....	....	....	....	....	1865
219,746	....	....	....	....	....	1866
255,923	583,539	*d*494,429	....	3,203	32,629	1867
294,451	671,165	137,397	166,398	3,636	33,109	1868
280,116	784,847	117,586	178,367	3,814	38,630	1869
311,910	912,102	126,736	204,876	4,275	52,990	1870
346,415	1,029,446	145,004	262,594	5,097	66,631	1871
479,130	1,383,063	318,477	382,846	6,696	93,601	1872
556,540	1,627,402	370,402	449,039	7,107	102,722	1873
594,455	1,781,053	418,301	522,081	7,949	116,829	1874
686,178	2,095,675	667,825	553,454	10,879	241,930	1875
1,279,856	2,664,042	....	....	....	....	1876
1,381,961	2,648,282	....	....	....	....	1877
1,494,607	2,609,729	....	....	....	....	1878
1,537,138	2,857,214	....	....	....	....	1879
1,429,160	2,880,076	*e*3,447,347	....	13,910	....	1880
....	3,053,333	....	....	13.825	....	1881
1,690,107	3,452,942	*e*4,281,264	....	14,778	....	1882
1,826,804	3,709,555	*e*4,497,718	....	16,788	....	1883
1,936,485	3,575,836	*e*4,550,890	....	19,154	....	1884
2,082,539	3,729,492	*e*5,433,120	....	20,712	....	1885
1,800,347	4,072,765	*e*3,858,940	....	19.878	....	1886
1,960,374	4,360,836	*e*4.491,483	....	21,380	....	1887
2,045,391	4,556,593	*e*5,233,859	....	24,245	....	1888
2,182,775	4,795,132	*e*5,833,278	....	25,455	....	1889
2,361,319	5,141,750	*e*6,958,787	....	27,587	....	1890
2,621,091	5,838,370	*e*6,394,867	....	30,087	....	1891
2,902,994	6,175,287	*e*6,952,906	....	32,753	....	1892
3,181,818	6,314,715	*e*7,089,689	....	32,677	....	1893
3,267,288	5,905,442	*e*7,174,736	....	36,553	....	1894
3 478,036	6,333,102	*e*7,880,602	....	41,491	....	1895
3,786,063	6,844,018	*g*13,929,329	....	46,895	....	1896
*j*3,074,420	7,602,211	*g*14,278,094	....	50,302	....	1897
*j*3,218,102	7,506,686	*g*15,753,086	....	52,129	....	1898
*j*3,461,508	8,400,099	*g*17,203,236	....	56,562	....	1899
*j*3,814,209	9,284,663	*g*18,788,895	....	65,699	....	1900
*j*4,027,696	9,606,317	*g*20,466,113	....	68,258	....	1901
*j*4,400,990	10,155,918	*g*21,305,360	....	73,753	....	1902
*j*4,553,463	10,456,634	*g*22,127,521	....	77,654	....	1903
*j*4,851,469	10,779,803	*g*22,968,250	....	79,693	....	1904
*j*4,952,745	10 691,518	*g*24,991 839	....	81 301	....	1905
*j*5,172,483	11,396,293	*g*26,725,655	....	84,035	....	1906
*j*5,532,029	12,652,542	*g*28,561,160	....	89,848	....	1907

1865, and 30,921 for 1866, being the number of "Individual Members" returned by the Whole- on the basis of the returns made to the Central Co-operative Board for 1881. *d* Includes Estimated. *g* Investments and other Assets. *h* Loans and other Creditors. *j* Exclusive of

CO-OPERATIVE SOCIETIES,

TABLE (2).—GENERAL SUMMARY *of* RETURNS

(Compiled from Official

YEAR.	No. of Societies			Number of Members.	Capital at End of Year.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1862	*a*454	*f*68	332	90,341	428,376	54.499	2,333,523	165,562
1863	51	73	381	111,163	579,902	76,738	2,673,778	216,005
1864	146	110	394	*b*129,429	684,182	89,122	2,896,606	224.460
1865	101	182	403	*b*124,659	819,367	107,263	3,373,847	279,226
1866	163	240	441	*b*144,072	1,046,810	118,023	4,462,676	372,307
1867	137	192	577	171,897	1,475,199	136,734	6,001,153	398,578
1868	190	93	673	211,781	1,711,643	177,706	7,122,360	424.420
1869	65	133	754	229,861	1,816,672	179,054	7,353,363	438,101
1870	67	153	748	248,108	2,035,626	197,029	8 201,685	553.435
1871	56	235	746	262,188	2,305,951	215,453	9,463,771	666,399
1872	138	104	927	339,986	2,968,758	371,531	12,992,345	935,551
1873	225	135	978	387.301	3,579,962	496,740	15,623,553	1,109,795
1874	128	227	1,026	412,252	3,903,608	586,972	16,358,278	1,227.226
1875	116	283	1,163	479,284	4,793,909	844,620	18,484,382	1,427,365
1876	82	170	1,165	507,857	5,140,219	919,762	19,909,699	1,742.501
1877	66	240	1,144	528,576	5,437,959	1,073,265	21,374,013	1,922,361
1878	52	119	1,181	560,703	5,645,883	1,145,707	21.385.646	1,836,371
1879	51	146	1,145	573,084	5,747,907	1,496,143	20,365.602	1,856 308
1880	67	100	1,177	603.541	6.224.271	1,341,190	23,231,677	*c*1,866,839
1881	62	..	1,230	642,783	6,937,284	1,483,583	24,926,005	1,979 576
1882	66	113	1,276	685,981	7,581,739	1,622,253	27,509,055	2,153.699
1883	55	165	1,282	728,905	7,912,216	1,576,845	29,303,441	2,432,621
1884	76	57	1,391	896,845	8,636.960	1,830,624	30,392,112	2,722,103
1885	84	47	1,431	849,616	9,202,138	1,945,508	31,273,156	2,986,155
1886	82	62	1,474	893,153	9,738 278	2,159,746	32,684,244	3,067,436
1887	84	140	1,504	966,403	10,333,069	2,252,672	34,437,879	3,187,902
1888	100	130	1,579	1,009,773	10,935,031	2,452,158	37,742,429	3,451,577
1889	89	118	1,608	1,069,396	11,677,286	2,923,506	40,618,060	3,731,966
1890	110	151	1,631	1,138,780	12,776,733	3,168,788	43,667,363	4,273,010
1891	95	108	1,656	1,205,244	13.832,158	3,390,076	48,921,697	4,714,298
1892	118	14	1,753	1,282,103	14,627,570	3,766,737	50,902,681	4,739,771
1893	98	42	1,784	1,336,731	15,297,470	3,567,305	51,577,727	4,606,811
1894	101	43	1,880	1,368,944	15,732,061	4,054,172	51,846,349	4,923.027
1895	78	70	1,895	1,423,632	16,726,623	4,570.116	54,758,400	5,382.862
1896	92	87	1,908	1,525,283	18,197,828	4,766,244	59,461,852	5,983,655
1897	73	99	1,930	1,613,038	19,466,155	*h*9,081,368	64,362,943	6,529,136
1898	73	98	1,955	1,682,286	20,618,822	*h*9,837,103	67,869,094	6,931,704
1899	84	116	1,994	1,763,430	22,276,641	*h*10,928,770	72,743,708	7,516,114
1900	63	98	2,006	1,861,458	24,088,713	*h*11,905,132	80,124,319	8,163.390
1901	107	30	2,073	1,956,469	25.620,298	*h*12,947,182	84,941,764	8,653,300
1902	143	32	2,180	2,058,660	26,937,475	*h*13,831,354	88,420,435	9,108,860
1903	129	46	2,190	2,161,747	28,057,210	*h*13,754,070	91,921,507	9,321,688
1904	154	28	2,262	2,258,158	29,177,480	*h*13,978,857	94,733,258	9,772,073
1905	121	36	2,294	2,334,416	30,211,420	*h*15,049,262	96,112,124	9,795,620
1906	135	26	2,341	2,418,186	31,795,721	*h*16,037,956	100,191,190	10,249,218
1907	123	34	2,381	2,538,371	33,689,383	*h*16,832,636	108.873,205	11,203,568
						Totals..	1,823,863,954	175,249,950

a The Total Number Registered to the end of 1862. *b* Reduced by 18,278 for 1864, 23,927 for Society, and which were included in the returns from the Retail Societies. *c* Estimated on the Companies. *e* The return states this sum to be Investments other than in Trade. Estimated.

GREAT BRITAIN.

for each Year, from 1862 to 1907 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	Capital Invested in		Profit Devoted to Education.	Amount of Reserve Fund.	Year.
		Industrial and Provident Societies, and other than Trade.	Joint-stock Companies.			
£	£	£	£	£	£	
127,749	....	....	....	....	....	1862
167,620	....	....	....	....	....	1863
163,147	....	....	....	....	....	1864
181,766	....	....	....	....	....	1865
219,746	....	....	....	....	....	1866
255,923	583,539	*d*494,429	....	3,203	32,629	1867
294,451	671,165	137,397	166,398	3,636	33,109	1868
280,116	784,847	117,586	178,367	3,814	38,630	1869
311,910	912,102	126,736	204,876	4,275	52,990	1870
346,415	1,029,446	145,004	262,594	5,097	66,631	1871
477,846	1,383,063	318,477	382,846	6,696	93,601	1872
555,766	1,627,402	370,402	449,039	7,107	102,722	1873
593,548	1,781,053	418,301	522,081	7,949	116,829	1874
685,118	2,094,325	667,825	553,454	10,879	241,930	1875
1,279,392	2,664,042	....	....	....	....	1876
1,381,285	2,647,309	....	....	....	....	1877
1,493,842	2,609,729	....	....	....	....	1878
1,536,282	2,857,214	....	....	....	....	1879
1,428,303	2,878,832	*e*3,429,935	17,407	13,910	....	1880
....	3,051,665	....	....	13,822	....	1881
1,689,223	3,450,481	*e*4,281,243	....	14,778	....	1882
1,818,880	3,706,978	*e*4,490,477	....	16,788	....	1883
1,933,297	3,572,226	*e*4,543,388	....	19,154	....	1884
2,080,427	3,726,756	*e*5,425,319	....	20,712	....	1885
1,797,696	4,068,831	*e*3,858,451	....	19,878	....	1886
1,957,873	4,354,857	*e*4,490,674	....	21,380	....	1887
2,041,566	4,550,743	*e*5,233,349	....	24,238	....	1888
2,178,961	4,789,170	*e*5,832,435	....	25,455	....	1889
2,357,647	5,136,580	*e*6,958,131	....	27,587	....	1890
2,617,200	5,832,573	*e*6,390,827	....	30,087	....	1891
2,897,117	6,168,947	*e*6,946,321	....	32,753	....	1892
3,174,460	6,309,624	*e*7,076,071	....	32,677	....	1893
3,256,156	5,898,804	*e*7,169,710	....	36,553	....	1894
3,465,905	6,323,781	*e*7,876,837	....	41,491	....	1895
3,767,651	6,828,943	*g*13,895,043	....	46,895	....	1896
*f*3,061,934	7,582,623	*g*14,246,571	....	50,299	....	1897
*f*3,201,894	7,490,945	*g*15,699,161	....	52,118	....	1898
*f*3,443,627	8,380,722	*g*17,136,035	....	56,528	....	1899
*f*3,791,397	9,264,705	*g*18,714,549	....	65,668	....	1900
*f*4,002,960	9,577,474	*g*20,383,660	....	68,211	....	1901
*f*4,358,590	10,110,723	*g*21,183,650	....	73,713	....	1902
*f*4,515,553	10,409,588	*g*21,989,909	....	77,654	....	1903
*f*4,808,149	10,729,084	*g*22,805,618	....	79,691	....	1904
*f*4,904,571	10,639,740	*g*24,806,222	....	81,131	....	1905
*f*5,126,895	11,338,431	*g*26,509,234	....	84,035	....	1906
*f*5,475,756	12,592,253	*g*28,335,718	....	89,518	....	1907

1865, and 30,921 for 1866, being the number of "Individual Members" returned by the Wholesale basis of the returns made to the Central Co-operative Board for 1881. *d* Includes Joint-stock *g* Investments and other Assets. *h* Loans and other Creditors. *f* Exclusive of Share Interest.

CO-OPERATIVE SOCIETIES,

TABLE (3).—General Summary *of* Returns

(Compiled from Official

Year.	No. of Societies			Number of Members.	Capital at End of Year.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1862	454	68	332	90,341	428,376	54,499	2,333,523	165,562
1863	51	73	381	111,163	579,902	76,738	2,673,778	216,005
1864	146	110	394	129,429	684,182	89,122	2,836,606	224,460
1865	101	182	403	124,659	819,367	107,263	3,373,847	279,226
1866	163	240	441	144,072	1,046,310	118,023	4,462,676	372,307
1867	137	192	577	171,897	1,475,199	136,734	6,001,153	398,578
1868	190	93	673	211,781	1,711,643	177,706	7,122,360	424,420
1869	65	133	754	229,861	1,816,672	179,054	7,353,363	438,101
1870	67	153	748	248,108	2,035,626	197,029	8,201,685	553,435
1871	56	235	746	262,188	2,305,951	215,453	9,463,771	666,399
1872	113	66	749	301,157	2,786,965	344,509	11,397,225	809,237
1873	186	69	790	340,930	3,344,104	431,808	13,651,127	959,493
1874	113	177	810	357,821	3,653,582	498,052	14,295,762	1,072,139
1875	98	237	926	420,024	4,470,857	742,073	16,206,570	1,250,570
1876	72	113	937	444,547	4,825,642	774,809	17,619,247	1,541,384
1877	58	186	896	461,666	5,092,958	916,955	18,697,788	1,680,370
1878	48	65	963	490,584	5,264,855	965,499	18,719,081	1,583,925
1879	40	106	937	504,117	5,374,179	1,324,970	17,816,037	1,598,156
1880	53	62	953	526,686	5,806,545	1,124,795	20,129,217	1,600,000
1881	50	..	971	552,353	6,431,553	1,205,145	21,276,850	1,657,564
1882	51	82	1,012	593,262	7,058,025	1,293,595	23,607,809	1,814,375
1883	42	158	990	642,871	7,281,448	1,203,764	24,776,980	2,036,826
1884	64	48	1,079	672,780	7,879,686	1,359,007	25,600,250	2,237,210
1885	73	47	1,114	717,019	8,364,367	1,408,941	25,858,065	2,419,615
1886	67	61	1,141	751,117	8,793,068	1,551,989	26,747,174	2,476,651
1887	73	139	1,170	813,537	9,269,422	1,598,420	28,221,988	2,542,884
1888	94	125	1,244	850,020	9,793,852	1,743,890	30,350,048	2,766,131
1889	81	112	1,268	897,841	10,424,169	2,098,100	33,016,341	2,981,543
1890	103	149	1,290	955,393	11,380,210	2,196,364	35,367,102	3,393,991
1891	88	108	1,313	1,008,448	12,253,427	2,260,686	39,617,376	3,781,254
1892	106	12	1,404	1,073,739	12,848,024	2,487,499	40,827,931	3,701,402
1893	92	40	1,432	1,119,210	13,400,837	2,453,723	41,483,346	3,592,856
1894	96	41	1,525	1,139,535	13,668,938	2,520,779	41,731,223	3,841,723
1895	68	69	1,530	1,191,766	14,511,314	2,803,917	44,003,888	4,194,876
1896	88	84	1,554	1,264,763	15,620,803	2,952,740	47,331,384	4,569,782
1897	68	98	1,573	1,336,985	16,654,107	*a*6,569,493	50,693,526	4,989,589
1898	71	96	1,606	1,396,819	17,659,826	*a*6,990,007	53,256,725	5,333,221
1899	75	108	1,645	1,467,158	18,999,477	*a*7,860,518	57,134,086	5,742,523
1900	54	91	1,656	1,547,772	20,514,300	*a*8,504,385	62,923,437	6,208,116
1901	99	23	1,719	1,629,319	21,858,778	*a*9,114,772	66,857,091	6,533,543
1902	134	28	1,824	1,713,548	22,981,436	*a*9,607,079	69,711,342	6,877,301
1903	120	42	1,840	1,800,325	23,792,554	*a*9,257,997	72,296,789	6,984,344
1904	146	28	1,907	1,880,712	24,607,773	*a*9,201,947	73,713,727	7,278,535
1905	111	33	1,937	1,944,427	25,349,840	*a*9,874,248	74,555,412	7,323,093
1906	126	26	1,979	2,017,980	26,627,183	*a*10,739,546	78,015,639	7,652,244
1907	112	33	2,016	2,127,774	28,340,261	*a*11,457,250	85,050,249	8,422,277
						Totals..	1,476,380,594	137,187,236

a Loans and other Creditors.

ENGLAND AND WALES.

for each Year, from 1862 to 1907 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	Capital Invested in		Profit Devoted to Education.	Amount of Reserve Fund.	Year.
		Industrial and Provident Societies, and other than Trade.	Joint-stock Companies.			
£	£	£	£	£	£	
127,749	....	....	....	....	....	1862
167,620	....	....	....	....	....	1863
163,147	....	....	....	....	....	1864
181,766	....	....	....	....	....	1865
219,746	....	....	....	....	....	1866
255,923	583,539	494,429	....	3,203	32,629	1867
294,451	671,165	137,397	166,398	3,636	33,109	1868
280,116	784,847	117,586	178,367	3,814	38,630	1869
311,910	912,102	126,736	204,876	4,275	52,990	1870
346,415	1,029,446	145,004	262,594	5,097	66,631	1871
419,567	1,219,092	300,712	380,043	6,461	79,292	1872
488,464	1,439,137	337,811	443,724	6,864	83,149	1873
517,445	1,572,264	386,640	510,057	7,486	98,732	1874
598,080	1,852,437	636,400	538,140	10,454	220,011	1875
1,137,053	2,377,380	....	....	....	....	1876
1,222,664	2,310,041	....	....	....	....	1877
1,315,364	2,286,795	....	....	....	....	1878
1,353,832	2,486,704	....	....	....	....	1879
1,285,875	2,512,039	†3,226,370	....	13,262	....	1880
....	2,585,443	....	....	13,314	....	1881
1,499,633	2,969,957	†3,919,455	....	14,070	....	1882
1,606,424	3,160,569	†4,113,995	....	15,903	....	1883
1,684,070	2,932,817	†4,118,751	....	18,062	....	1884
1,825,717	3,044,534	†4,811,819	....	19,374	....	1885
1,525,194	3,323,450	†3,475,319	....	18,440	....	1886
1,670,290	3,512,626	†4,112,807	....	19,707	....	1887
1,743,838	3,687,394	†4,868,141	....	22,391	....	1888
1,849,811	3,856,498	†5,386,444	....	23,388	....	1889
1,996,438	4,121,400	†6,407,701	....	24,919	....	1890
2,207,143	4,691,801	†5,749,811	....	27,196	....	1891
2,420,270	4,947,231	†6,154,426	....	29,105	....	1892
2,645,989	5,032,623	†6,234,093	....	29,151	....	1893
2,687,388	4,763,953	†6,054,847	....	32,503	....	1894
2,881,742	5,108,794	†6,625,724	....	36,433	....	1895
3,097,516	5,535,227	‡11,303,924	....	40,269	....	1896
*b*2,469,953	6,068,803	‡11,670,057	....	42,791	....	1897
*b*2,549,753	6,017,205	‡12,816,168	....	44,495	....	1898
*b*2,733,022	6,714,611	‡13,998,278	....	48,214	....	1899
*b*2,992,995	7,393,378	‡15,151,574	....	53,684	....	1900
*b*3,174,796	7,660,701	‡16,217,514	....	57,908	....	1901
*b*3,464,182	8,031,117	‡16,688,477	....	62,817	....	1902
*b*3,556,921	8,199,925	‡17,271,042	....	64,823	....	1903
*b*3,772,825	8,389,857	‡17,667,614	....	66,356	....	1904
*b*3,801,069	8,407,953	‡18,870,085	....	67,849	....	1905
*b*3,972,756	9,040,833	‡20,247,397	....	70,410	....	1906
*b*4,261,368	10,056,367	‡21,967,523	....	75,254	....	1907

b Exclusive of Share Interest. † Investments other than in Trade.
‡ Investments and other Assets.

CO-OPERATIVE

TABLE (4).—General Summary *of* Returns

(Compiled from Official

Year.	No. of Societies			Number of Members.	Capital at End of Year.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1872	25	38	178	38,829	181,793	27,022	1,595,120	126,314
1873	39	66	188	46,371	235,858	64,932	1,972,426	150,302
1874	15	50	216	54,431	250,026	88,920	2,062,516	155,087
1875	18	46	237	59,260	323 052	102,547	2,277,812	176,795
1876	10	57	228	63,310	314,577	144,953	2,290,452	201,117
1877	8	54	248	66,910	345,001	156,310	2,676,225	241,991
1878	4	54	218	70,119	381,028	180,208	2,666,565	252,446
1879	11	*40	208	68,967	373,728	171,173	2,549,565	258,152
1880	14	38	224	76,855	417,726	216.395	3,102,460	266 839
1881	12	9	259	90,430	505,731	278,438	3,649,155	322,012
1882	15	31	264	92,719	523,714	328,658	3,901,246	339,324
1883	13	7	292	106,031	630,768	373,081	4,526,461	395,795
1884	12	9	312	124,065	757,274	471,617	4,791,862	484,893
1885	11	..	317	132,597	837,771	536,567	5,415,091	566,540
1886	15	1	333	142.036	945,210	607,757	5,937,070	590,785
1887	11	1	334	152,866	1,063,647	654,252	6,215,891	645,018
1888	5	5	335	159,753	1,141,179	708,268	7,392,381	685,446
1889	8	6	340	171,555	1,253,117	825,406	7,601,719	750,423
1890	7	2	341	183,387	1,396,523	972,424	8,3 0,261	879,019
1891	7	..	343	19 ,796	1,578,731	1,129,390	9,304,321	933,044
1892	12	2	349	208.364	1,779,546	1,279,238	10,074,750	1,038,369
1893	6	2	352	217.521	1,896,633	1,413,582	10,094,381	1,013,955
1894	5	2	355	229,409	2,063,123	1,533,393	10.115,126	1,081,304
1895	10	1	365	231,866	2,215,309	1,766,199	10,754,512	1,187,986
1896	4	3	354	260,520	2,577,025	1,813,504	12,130,468	1,413,873
1897	5	1	357	276,053	2,812,048	*a*2,511,875	13,669,417	1,539,547
1898	2	2	349	282,467	2,958,9.6	*a*2,847,096	14.612,369	1,598,483
1899	9	8	349	296 272	3,277.164	*a*3,168,252	15,609,622	1,773,591
1900	9	7	350	313,686	3,574,413	*a*3,400,747	17 20 ,882	1,955,274
1901	8	7	354	327,150	3,761.520	*a*3,832,410	17,984.673	2,119,757
1902	9	4	356	345,112	3,956 039	*a*4,224,275	18,709.093	2,231,559
1903	9	4	360	361,422	4,264,656	*a*4,496,073	19,624,718	2,337,344
1904	8	..	355	377,446	4,569,707	*a*4,776,910	21,019.531	2,493,538
1905	10	3	357	389,989	4,861,5 0	*a*5,175,014	21.556,712	2,472,527
1906	9	..	362	400,266	5,168,538	*a*5,298,410	22,175.551	2,596,974
1907	11	1	365	410,597	5,349,122	*a*5,375,386	23,822,956	2,787,291
						Totals.	347.383.360	38,062,714

* Not stated, but estimated at about 40. *a* Loans and other Creditors.

SOCIETIES, SCOTLAND.

for each Year, from 1872 to 1907 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	Capital Invested in		Profit Devoted to Education.	Amount of Reserve Fund.	Year.
		Industrial and Provident Societies, and other than Trade.	Joint-stock Companies.			
£	£	£	£	£	£	
58,279	163,971	17,765	2,803	235	14,309	1872
67,302	188,265	32,591	5,315	243	19,573	1873
76,103	208,739	31,661	12,024	463	18,097	1874
87,038	241,888	31,425	15,314	425	21,919	1875
142,339	286,662	....	....	....	....	1876
158,621	337,268	....	....	....	....	1877
178,478	322,934	....	....	....	....	1878
182,450	370,510	....	....	....	....	1879
142,428	366,793	203,565	17,407	648	....	1880
....	466,222	....	....	508	....	1881
190,190	480,524	†361,788	....	708	....	1882
212,456	546,409	†376,482	....	885	....	1883
249,227	639,409	†424,637	....	1,092	....	1884
254,710	682,222	†613,500	....	1,338	....	1885
272,502	745,381	†383,132	....	1,438	....	1886
287,583	842,231	†377,867	....	1,673	....	1887
297,728	863,349	†365,208	....	1,847	....	1888
329,150	932,672	†445,991	....	2,067	....	1889
361,209	1,015,180	†550,430	....	2,668	....	1890
410,057	1,140,772	†641,016	....	2,891	....	1891
476,847	1,221,716	†791,895	....	3,648	....	1892
528,471	1,277,001	†841,978	....	3,526	....	1893
568,768	1,134,851	†1,114,863	....	4,050	....	1894
584,163	1,214,987	†1,251,063	....	5,058	....	1895
670,135	1,293,716	‡2,591,119	....	6,626	....	1896
*b*591,981	1,513,820	‡2,576,514	....	7,508	....	1897
*b*652,141	1,473,740	‡2,882,993	....	7,623	....	1898
*b*716,605	1,666,111	‡3,137,757	....	8,314	....	1899
*b*798,402	1,871,327	‡3,562,975	....	11,984	....	1900
*b*828,164	1,916,773	‡4,166,146	....	10,303	....	1901
*b*894,408	2,079,606	‡4,495,173	....	10,896	....	1902
*b*958,632	2,209,663	‡4,718,867	....	12,831	....	1903
*b*1,035,324	2,339,227	‡5,138,004	....	13,335	....	1904
*b*1,103,502	2,231,787	‡5,936,137	....	13,282	....	1905
*b*1,154,139	2,297,598	‡6,261,337	....	13,625	....	1906
*b*1,214,388	2,535,886	‡6,368,195	....	14,264	....	1907

b Exclusive of Share Interest. † Investments other than in Trade.
‡ Investments and other Assets.

CO-OPERATIVE SOCIETIES,

TABLE (5).—General Summary *of* Returns

(Compiled from Official

Year.	No. of Societies			Number of Members.	Capital at End of Year.		Sales	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1874	2	5	5	481	1,485	370	15,775	812
1875	1	2	7	792	9,638	5,370	15,519	1,725
1876	..	7	2	210	1.171	10	11,355	1,479
1877	1	6	4	505	7,490	10	16,434	2,190
1878	..	2	4	290	1,560	10	16,573	1,289
1879	1	..	6	537	7,615	200	17,170	1,482
1880	2	..	6	522	7,822	100	16,637	1,760
1881	4	..	10	834	2,889	....	19,058	1,533
1882	1	2	12	1,177	9,502	178	32,157	1,699
1883	..	5	9	1,052	9,140	241	32,587	2,375
1884	2	6	9	1,105	9,228	212	31,989	1,691
1885	..	3	10	1,043	9,121	326	32,754	2,535
1886	1	3	12	1,335	9,174	344	46,501	2,675
1887	3	5	12	1,425	11,147	904	45,892	2,407
1888	1	10	13	1,485	11,188	729	51,474	3,397
1889	4	5	13	1,693	10,626	205	56,613	2,580
1890	12	8	16	1,793	6,896	367	64,306	2,607
1891	22	14	28	2,267	15,547	3,318	102,474	4,234
1892	9	10	38	2,740	20,137	6,879	158,173	3,581
1893	8	17	41	3,587	21,195	7,649	226,109	3,846
1894	12	18	50	4,000	24,003	10,509	264,451	5,811
1895	45	43	71	6,708	23,203	11,457	341,849	6,209
1896	36	47	102	9,541	38,212	20,087	489,783	6,368
1897	53	66	135	14,097	43,852	*a*55,709	593,106	6,725
1898	109	129	175	20,812	52,288	*a*77,123	654,875	7,572
1899	68	182	189	24,146	63,892	*a*96,571	789,978	13,363
1900	54	258	168	24,794	67,597	*a*105,639	896,109	14,432
1901	46	302	166	23,972	76,801	*a*111,850	930,942	17,276
1902	110	303	286	44,604	125,930	*a*202,786	1,352,488	15,116
1903	96	335	333	54,126	143,659	*a*238,605	1,463,292	16,938
1904	48	295	402	61,958	159,912	*a*276,689	1,530,070	19,667
1905	54	213	451	67,938	177,645	*a*288,386	1,890,441	36 827
1906	31	213	482	75,795	190,127	*a*294,779	2,216,930	44,566
1907	42	253	465	76,950	199,338	*a*289,706	2,366,298	37,735
						Totals..	16,790,162	294,502

a Loans and other Creditors.

IRELAND.

for each Year, from 1874 to 1907 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	Capital Invested in		Profit Devoted to Education.	Amount of Reserve Fund.	Year.
		Industrial and Provident Societies.	Joint-stock Companies.			
£	£	£	£	£	£	
907	....	....	....	....	....	1874
1,060	1,350	....	....	....	67	1875
464	....	....	....	....	....	1876
676	973	....	....	....	....	1877
765	....	....	....	....	15	1878
856	....	....	....	45	71	1879
857	1,244	5	....	....	....	1880
1,039	1,668	8	....	3	....	1881
2,284	2,461	*21	....	....	....	1882
1,924	2,577	*7,241	....	....	....	1883
3,188	3,610	*7,502	....	....	....	1884
2,112	2,736	*7,801	....	....	....	1885
2,651	3,934	....	....	....	....	1886
2,501	5,979	*809	....	....	....	1887
3,825	5,850	*510	....	7	....	1888
3,814	5,962	*843	....	....	....	1889
3,672	5,170	*656	....	....	....	1890
3,891	5,797	*4,040	....	....	....	1891
5,877	6,340	*6,585	....	....	....	1892
7,358	5,091	*13,618	....	....	....	1893
11,132	6,638	*5,026	....	....	....	1894
12,131	9,321	*3,765	....	....	....	1895
18,412	15,075	†34,286	....	....	....	1896
b12,486	19,588	†31,523	....	3	....	1897
b16,208	15,741	†53,925	....	11	....	1898
b17,881	19,377	†67,201	....	34	....	1899
b22,812	19,958	†74,346	....	31	....	1900
b24,736	28,843	†82,453	....	47	....	1901
b42,400	45,195	†121,710	....	40	....	1902
b37,910	47,046	†137,612	....	....	....	1903
b43,320	50,719	†162,632	....	2	....	1904
b48,174	51,778	†185,617	....	170	....	1905
b45,588	57,862	†216,421	....	....	....	1906
b56,273	60,289	†225,442	....	330	....	1907

b Exclusive of Share Interest. * Investments other than in Trade.
† Investments and other Assets.

SALES OF CIVIL SERVICE SUPPLY STORES.

	Civil Service Supply.	Civil Service (Haymarket).	New Civil Service.
	£	£	£
1871	625,305	....	....
1872	712,399	....	....
1873	819,428	....	....
1874	896,094	....	....
1875	925,332	....	....
1876	983,545	....	....
1877	946,780	....	....
1878	1,384,042	....	....
1879	1,474,923	....	....
1880	1,420,619	514,399	....
1881	1,488,507	520,155	139,367
1882	1,603,670	497,650	....
1883	1,682,655	329,805	149,478
1884	1,691,455	481,560	148,975
1885	1,758,648	468,992	150,948
1886	1,743,306	465,096	150,383
1887	1,732,483	469,456	155,000
1888	1,763,814	473,817	158,028
1889	1,775,500	481,120	158,317
1890	1,789,397	481,352	164,160
1891	1,817,779	475,066	178,761
1892	1,749,384	471,133	168,582
1893	1,675,848	448,171	158,313
1894	1,663,970	439,283	154,541
1895	1,670,849	442,942	149,185
1896	1,707,780	448,129	143,289
1897	1,694,710	437,638	138,836
1898	1,672,520	424,588	127,392
1899	1,741,769	420,471	118,252
1900	1,769,655	423,610	109,297
1901	1,756,199	414,146	98,174
1902	1,746,960	406,761	91,052
1903	1,723,267	393,950	84,414
1904	1,680,666	405,224	....
1905	1,665,511	397,787	....
1906	1,661,639	408,674	....
1907	1,695,488	410,429	....
1908	1,663,418	....	....

Above we give the Sales of the Civil Service Supply Stores as distinct from the ordinary distributive societies appearing in the previous tables.

NATIONAL INCOME AND EXPENDITURE.

An Account of the Public Income and Expenditure of the United Kingdom of Great Britain and Ireland in the Year ended March 31, 1909, presented to Parliament pursuant to Act 17 and 18 Vict., c. 94, s. 2.

INCOME.

	£	s.	d.
Customs	29,200,000	0	0
Excise	33,650,000	0	0
Estate, &c., Duties	18,370,000	0	0
Stamps (exclusive of Fee, &c., Stamps)	7,770,000	0	0
Land Tax	730,000	0	0
House Duty	1,900,000	0	0
Property and Income Tax	33,930,000	0	0
Post Office	22,300,000	0	0
Crown Lands (Net)	530,000	0	0
Receipts from Suez Canal Shares and Sundry Loans	1,171,466	1	9
Miscellaneous (including Fee, &c., Stamps)	2,026,829	4	0
Total Income	£151,578,295	5	9

EXPENDITURE.

CONSOLIDATED FUND SERVICES.

NATIONAL DEBT SERVICES—

Inside the Permanent or Fixed Annual Charge.

	£	s.	d.	£	s.	d.
Funded Debt—						
Interest	15,652,807	7	11			
Terminable Annuities	3,550,707	1	9			
Interest on Unfunded Debt	1,166,202	19	11			
Management of the Debt	175,156	6	4			
New Sinking Fund	7,455,126	4	1			
				28,000,000	0	0
OTHER CONSOLIDATED FUND SERVICES—						
Civil List	470,000	0	0			
Annuities and Pensions	271,790	19	5			
Salaries and Allowances	77,736	14	11			
Courts of Justice	518,292	17	11			
Miscellaneous Services	331,288	13	0			
				1,669,109	5	3
Payments to Local Taxation Account, &c.				9,824,285	12	7

SUPPLY SERVICES.

Army	26,839,900	0	0			
Ordnance Factories	100	0	0			
Navy	32,188,000	0	0			
Miscellaneous Civil Services	32,338,000	0	0			
Customs and Inland Revenue Departments	3,320,000	0	0			
Post Office	18,113,000	0	0			
				112,799,000	0	0
Total Expenditure				152,292,394	17	10
Deficiency of Income over Expenditure				714,099	12	1
				£151,578,295	5	9

CUSTOMS TARIFF OF THE UNITED KINGDOM.

ARTICLES *subject to* IMPORT DUTIES *in the* UNITED KINGDOM, *and the* DUTY *levied upon each* ARTICLE, *according to the Tariff in operation on the 1st July, 1909.*

ARTICLES.	RATES OF DUTY.	£	s.	d.
IMPORTS.				
BEER called Mum, Spruce, or Black Beer, and Berlin White Beer and other preparations, whether fermented or not fermented, of a character similar to Mum, Spruce, or Black Beer, where the worts thereof were, before fermentation, of a specific gravity—				
Not exceeding 1,215°	per every 36 galls.	1	13	0
Exceeding 1,215°	„	1	18	8
BEER of any other description, where the worts thereof were, before fermentation, of a specific gravity of 1,055°.. And so on in proportion for any difference in gravity.	„	0	8	3
CARDS, PLAYING	doz. packs.	0	3	9
CHICORY:				
Raw or kiln-dried	per cwt.	0	13	3
Roasted or ground	per lb.	0	0	2
CHLORAL HYDRATE	„	0	1	9
CHLOROFORM	„	0	4	4
COCOA:				
Raw	„	0	0	1
Husks and Shells	per cwt.	0	2	0
Cocoa or Chocolate, ground, prepared, or in any way manufactured	per lb.	0	0	2
Cocoa Butter	„	0	0	1
COFFEE:				
Raw	per cwt.	0	14	0
Kiln-dried, roasted, or ground	per lb.	0	0	2
Coffee and Chicory (or other vegetable substances) roasted and ground, mixed	„	0	0	2
COLLODION	per gallon.	1	14	11
ETHER, Acetic	per lb.	0	2	7
„ Butyric	per gallon.	1	1	10
„ Sulphuric	„	1	16	6
ETHYL, Bromide	per lb.	0	1	5
„ Chloride	per gallon.	1	1	10
„ Iodide	„	0	19	0

CUSTOMS TARIFF OF THE UNITED KINGDOM.

Articles.	Rates of Duty.					
		£	s.	d.		
Fruit—Dried, or otherwise preserved without Sugar:—						
Currants	per cwt.	0	2	0		
Figs and Fig Cake, Plums, commonly called French Plums, and Prunelloes, Plums dried or preserved, not otherwise described, Prunes and Raisins	„	0	7	0		
Fruit, liable to duty as such, preserved with Sugar—*See* Sugar.						
Glucose:—						
Solid	„	0	1	2		
Liquid	„	0	0	10		
Molasses and invert Sugar and all other Sugar and extracts from Sugar which cannot be completely tested by the polariscope and on which duty is not otherwise charged:						
If containing 70 per cent. or more of sweetening matter	„	0	1	2		
If containing less than 70 per cent., and more than 50 per cent. of sweetening matter	„	0	0	10		
If containing not more than 50 per cent. of sweetening matter	„	0	0	5		
Molasses is free of duty when cleared for use by a licensed distiller in the manufacture of Spirits, or if it is to be used solely for purposes of food for stock.						
Saccharin and mixtures containing Saccharin, or other substances of like nature or use	per oz.	0	0	7		
Soap, Transparent, in the manufacture of which Spirit has been used	per lb.	0	0	3		
Spirits and Strong Waters:	Imported in Casks.				Imported in Bottles.	
For every gallon, computed at hydrometer proof, of Spirits of any description (except perfumed Spirits), including Naphtha or Methylic Alcohol purified so as to be potable, and mixtures and preparations containing Spirits. Enumerated Spirits:—	£	s.	d.		£	s.	d.
Brandy the proof gallon	0	15	1		0	16	1
Rum „ „	0	15	1		0	16	1
Imitation Rum „ „	0	15	2		0	16	2
Geneva „ „	0	15	2		0	16	2
Additional in respect of Sugar used in sweetening any of the above tested for strength, if sweetened to such an extent that the Spirit thereby ceases to be an Enumerated Spirit; the proof gallon	0	0	1		0	0	1
Unenumerated Spirits:—							
Sweetened the proof gallon (Including Liqueurs, Cordials, Mixtures, and other preparations containing Spirits; if tested.)	0	15	3		0	16	3
Not Sweetened the proof gallon (Including Liqueurs, Cordials, Mixtures, and other preparations containing Spirits, provided such Spirits can be shown to be both Unenumerated and not sweetened; if tested.)	0	15	2		0	15	2

CUSTOMS TARIFF OF THE UNITED KINGDOM.

Articles.	Rates of Duty.		
	Imported in Casks.	Imported in Bottles.	
Spirits and Strong Waters—*continued.*	£ s. d.	£ s. d.	
Liqueurs, Cordials, Mixtures, and other preparations containing Spirits, not sweetened, provided such spirits are not shown to be Unenumerated; if tested. the proof gallon	0 15 2	0 16 2	
Liqueurs, Cordials, Mixtures, and other preparations containing Spirits in bottle, entered in such a manner as to indicate that the strength is not to be tested; the liquid gallon	..	1 1 9	
Perfumed Spirits .....the liquid gallon	1 4 1	1 5 1	
Upon payment of the difference between the Customs Duty on Foreign Spirits and the Excise Duty on British Spirits, Foreign Spirits may be delivered under certain conditions for Methylation or for use in Art or Manufacture, but Foreign Methylic Alcohol may be used in Art or Manufacture without payment of this differential duty.			
Motor Spirit	per gallon.	0 0 3	
Sugar:			
Tested by the polariscope, of a polarisation exceeding 98°	per cwt.	0 1 10	
Of a polarisation not exceeding 76°	„	0 0 10	
Intermediate rates of duty are levied on Sugar of a polarisation not exceeding 98°, but exceeding 76°, and special rates on Composite Sugar Articles.			
Tea	per lb.	0 0 5	
Tobacco—Manufactured, viz.:			
Cigars	„	0 7 0	
Cavendish or Negro-head	„	0 5 4	
Cavendish or Negro-head Manufactured in Bond	„	0 4 8	
Other Manufactured Tobacco, viz.:			
Cigarettes	„	0 5 8	
Other sorts.....	„	0 4 8	
Snuff containing more than 13lbs. of moisture in every 100lbs. weight thereof	„	0 4 5	
Snuff not containing more than 13lbs. of moisture in every 100lbs. weight thereof	„	0 5 4	
Unmanufactured, if Stripped or Stemmed:—			
Containing 10lbs. or more of moisture in every 100lbs. weight thereof	„	0 3 8½	
Containing less than 10lbs. of moisture in every 100lbs. weight thereof	„	0 4 1½	
Unmanufactured, if Unstripped or Unstemmed:—			
Containing 10lbs. or more of moisture in every 100lbs. weight thereof	„	0 3 8	
Containing less than 10lbs. of moisture in every 100lbs. weight thereof	„	0 4 1	
Wine:—			
Not exceeding 30° of Proof Spirit.....	per gallon.	0 1 3	
Exceeding 30° but not exceeding 42° of Proof Spirit....	„	0 3 0	
And for every degree or part of a degree beyond the highest above charged, an additional duty	„	0 0 3	
Additional:—On Still Wine imported in Bottles	„	0 1 0	
On Sparkling Wine imported in Bottles ..	„	0 2 6	

AVERAGE PRICE PER £100 OF THE NEW TWO-AND-A-HALF* PER CENT. CONSOLIDATED STOCK OF THE PUBLIC FUNDS OF THE UNITED KINGDOM IN EACH MONTH IN EACH YEAR FROM 1892 TO 1908.

MONTHS.	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	1903.	1904.	1905.	1906.	1907.	1908.
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
January....	95 3/4	98 1/8	98 1/16	104 1/2	107	112	112 3/4	111	100 1/16	96 1/16	94	93 3/16	87 1/16	88 3/8	89 5/8	86 1/16	84 3/8
February ..	95 3/4	98 3/4	99 1/2	104 3/8	108 7/8	112 1/2	112 5/8	111 3/16	101	97 3/16	94 9/16	92 3/4	86 1/16	89 1/16	90 7/16	86 7/8	87 3/16
March	95 3/4	98 5/16	99 5/8	104 1/2	109 9/16	111 7/8	111 1/16	110 9/16	101 1/4	96 5/16	94	91 1/8	86	91 3/16	90 3/8	85 5/8	87 5/16
April	96 5/16	99	100	105 1/16	111 1/8	112	110 1/16	110 7/16	100 15/16	95 1/16	94 5/16	91 1/2	88	90 1/16	90 1/2	85 1/16	87 1/16
May	97 1/2	98 9/16	100 9/16	105 1/16	112 1/16	113 1/4	110 1/16	110 1/8	101 1/16	94 1/8	95 9/16	92 1/16	90 1/16	90 3/16	89 5/8	84 7/8	86 3/8
June	96 3/4	99	101 3/16	106 1/2	113	112 7/8	111 5/16	108 5/16	101 5/16	93 9/16	96 1/16	91 3/8	90 1/4	90 3/8	88 5/8	83 7/8	87 3/4
July	96 1/16	99	101 9/16	107 5/16	113 1/2	112 5/8	111 1/2	106 3/4	98 5/8	92 1/16	95	92 1/8	89 5/16	90 1/4	87 5/8	83 1/2	87 7/16
August	97 1/8	98	102 1/8	107 7/16	113 1/16	112 1/2	110 3/4	105 1/16	98 1/8	94 1/4	95	90 1/16	88	90 7/16	87 1/16	82 3/32	86 3/8
September..	97	98 3/4	102 3/16	107 5/8	110 1/16	111 1/2	109 1/16	104 5/8	98 7/16	93 1/16	93	89 1/16	88 7/16	89 1/16	86 9/16	82 1/16	85 1/16
October	97	98 1/16	101 1/2	107 7/16	108 1/16	111 5/8	109 1/8	103 5/8	98 1/16	92 1/16	93 1/16	88 1/2	88 5/16	88 9/16	86 3/16	82 1/16	84 7/8
November..	97 1/4	98 1/4	102 3/4	106 3/8	110 5/16	112 7/8	110 1/16	99 7/16	98 1/2	91 3/4	93	88 5/16	88 1/8	88 3/4	86 7/16	82 3/32	84 3/8
December ..	97 3/8	98 1/16	103 1/8	106 1/16	111 1/4	112 3/4	110 5/16	100 9/16	97 3/8	93 1/16	92 1/16	88 9/16	88 1/16	89 1/4	86 1/4	82 7/8	83 1/16
Average for the year..	96 1/16	98 1/2	101 1/16	106 1/8	110 3/4	112 13/32	110 1/16	106 7/8	99 5/8	94 1/4	94 3/8	90 3/4	88 1/4	89 1/16	88 5/16	84 1/8	86 1/16

* The rate of interest on Consols was reduced from 2¾ per cent to 2½ per cent on April 6th, 1903, and the first dividends at the lower rate became payable on July 5th, 1903.

Average Minimum Rate per Cent. of Discount Charged by the Bank of England in each Month in each Year from 1893 to 1908.

Months.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	1903.	1904.	1905.	1906.	1907.	1908.	Months.
Jan.....	$2\frac{9}{10}$	3	2	2	$3\frac{7}{8}$	3	$3\frac{3}{4}$	$4\frac{15}{16}$	$4\frac{15}{16}$	$3\frac{17}{20}$	4	4	3	4	$5\frac{1}{2}$	$5\frac{23}{100}$	Jan.
Feb.....	$2\frac{1}{2}$	$2\frac{3}{8}$	2	2	$3\frac{1}{8}$	3	3	4	$4\frac{7}{16}$	$3\frac{1}{11}$	4	4	3	4	5	4	Feb.
March...	$2\frac{1}{2}$	2	2	2	3	3	3	4	4	3	4	4	$2\frac{63}{100}$	4	5	$3\frac{36}{100}$	March.
April....	$2\frac{1}{2}$	2	2	2	$2\frac{7}{8}$	$3\frac{13}{16}$	3	4	4	3	4	$3\frac{11}{20}$	$2\frac{1}{2}$	$3\frac{9}{16}$	$4\frac{9}{16}$	3	April.
May.....	$3\frac{1}{2}$	2	2	2	$2\frac{1}{4}$	$3\frac{7}{8}$	3	$3\frac{13}{16}$	4	3	$3\frac{1}{5}$	3	$2\frac{1}{2}$	$3\frac{29}{30}$	4	$2\frac{94}{100}$	May.
June....	3	2	2	2	2	3	3	$3\frac{3}{16}$	$3\frac{1}{4}$	3	$3\frac{1}{4}$	3	$2\frac{1}{2}$	$3\frac{5}{8}$	4	$2\frac{1}{2}$	June.
July.....	$2\frac{1}{2}$	2	2	2	2	$2\frac{1}{2}$	$3\frac{5}{16}$	$3\frac{3}{8}$	3	3	3	3	$2\frac{1}{2}$	$3\frac{1}{2}$	4	$2\frac{1}{2}$	July.
August..	4	2	2	2	2	$2\frac{1}{2}$	$3\frac{1}{2}$	4	3	3	3	3	$2\frac{1}{2}$	$3\frac{1}{2}$	$4\frac{9}{32}$	$2\frac{1}{2}$	August.
Sept.....	$4\frac{1}{4}$	2	2	$2\frac{7}{15}$	$2\frac{1}{8}$	$2\frac{5}{8}$	$3\frac{1}{2}$	4	3	3	$3\frac{9}{10}$	3	3	$3\frac{1}{5}$	$4\frac{1}{2}$	$2\frac{1}{2}$	Sept.
Oct.....	3	2	2	$3\frac{1}{3}$	$2\frac{5}{8}$	$3\frac{5}{8}$	$4\frac{7}{8}$	4	3	$3\frac{30}{31}$	4	3	4	$5\frac{11}{120}$	$4\frac{17}{32}$	$2\frac{1}{2}$	October.
Nov.....	3	2	2	4	3	4	5	4	4	4	4	3	4	6	$6\frac{3}{4}$	$2\frac{1}{2}$	Nov.
Dec.....	3	2	2	4	3	4	6	4	4	4	4	3	4	6	7	$2\frac{1}{2}$	Dec.
Average for the year..	$3\frac{1}{20}$	$2\frac{1}{9}$	2	$2\frac{1}{2}$	$2\frac{5}{8}$	$3\frac{1}{4}$	$3\frac{3}{4}$	$3\frac{15}{16}$	$3\frac{11}{16}$	$3\frac{1}{3}$	$3\frac{3}{4}$	$3\frac{1}{3}$	3	$4\frac{17}{60}$	$4\frac{37}{40}$	3	Average for the year.

DEALINGS WITH LAND.

SCALE OF LAW COSTS ON THE SALE, PURCHASE, OR MORTGAGE OF REAL PROPERTY, HOUSES, OR LAND.

	For the 1st £1,000.	For the 2nd and 3rd £1,000.	For the 4th and each subsequent £1,000 up to £10,000.	For each subsequent £1,000 up to £100,000.*.
	Per £100.	Per £100.	Per £100.	Per £100.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Vendor's solicitor for negotiating a sale of property by private contract	1 0 0	1 0 0	0 10 0	0 5 0
Do., do., for conducting a sale of property by public auction, including the conditions of sale—				
When the property is sold† ...	1 0 0	0 10 0	0 5 0	0 2 6
When the property is not sold, then on the reserve price† ..	0 10 0	0 5 0	0 2 6	0 1 3
Do., do., for deducing title to freehold, copyhold, or leasehold property, and perusing and completing conveyance (including preparation of contract or conditions of sale, if any)	1 10 0	1 0 0	0 10 0	0 5 0
Purchaser's solicitor for negotiating a purchase of property by private contract..	1 0 0	1 0 0	0 10 0	0 5 0
Do., do., for investigating title to freehold, copyhold, or leasehold property, and preparing and completing conveyance (including perusal and completion of contract, if any)	1 10 0	1 0 0	0 10 0	0 5 0
Mortgagor's solicitor for deducing title to freehold, copyhold, or leasehold property, perusing mortgage, and completing....	1 10 0	1 0 0	0 10 0	0 5 0
Mortgagee's solicitor for negotiating loan	1 0 0	1 0 0	0 5 0	0 2 6
Do., do., for investigating title to freehold, copyhold, or leasehold property, and preparing and completing mortgage ..	1 10 0	1 0 0	0 10 0	0 5 0

Vendor's or mortgagor's solicitor for procuring execution and acknowledgment of deed by a married woman, £2. 10s. extra.

Where the prescribed remuneration would amount to less than £5 the prescribed remuneration is £5, except on transactions under £100, in which case the remuneration of the solicitor for the vendor, purchaser, mortgagor, or mortgagee is £3.

* Every transaction exceeding £100,000 to be charged for as if it were for £100,000.
† A minimum charge of £5 to be made whether a sale is effected or not.

Scale of Law Costs as to Leases, or Agreements for Leases, at Rack Rent (other than a Mining Lease, or a Lease for Building Purposes, or Agreement for the same).

LESSOR'S SOLICITOR FOR PREPARING, SETTLING, AND COMPLETING LEASE AND COUNTERPART.

Where the rent does not exceed £100, £7. 10s. per cent. on the rental, but not less in any case than £5.

Where the rent exceeds £100, and does not exceed £500, £7. 10s. in respect of the first £100 of rent, and £2. 10s. in respect of each subsequent £100 of rent.

Where the rent exceeds £500, £7. 10s. in respect of the first £100 of rent, £2. 10s. in respect of each £100 of rent up to £500, and £1 in respect of every subsequent £100.

Lessee's solicitor for perusing draft and completing—one-half of the amount payable to the lessor's solicitor.

Scale of Law Costs as to Conveyances in Fee, or for any other Freehold Estate reserving rent, or Building Leases reserving rent, or other Long Leases not at Rack Rent (except Mining Leases), or Agreements for the same respectively.

VENDOR'S OR LESSOR'S SOLICITOR FOR PREPARING, SETTLING, AND COMPLETING CONVEYANCE AND DUPLICATE, OR LEASE AND COUNTERPART.

Amount of Annual Rent.	Amount of Remuneration.
Where it does not exceed £5..	£5.
Where it exceeds £5, and does not exceed £50	The same payment as on a rent of £5, and also 20 per cent. on the excess beyond £5.
Where it exceeds £50, but does not exceed £150	The same payment as on a rent of £50, and 10 per cent. on the excess beyond £50.
Where it exceeds £150	The same payment as on a rent of £150, and 5 per cent. on the excess beyond £150.

Where a varying rent is payable the amount of annual rent is to mean the largest amount of annual rent.

Purchaser's or lessee's solicitor for perusing draft and completing—one-half of the amount payable to the vendor's or lessor's solicitor.

THE DEATH DUTIES.

(See Note.)

ESTATE DUTY.

THIS duty, which in the case of persons dying after the 1st August, 1894, takes the place of the old Probate Account and Estate Duties, is now regulated by the Finance Acts, 1894, 1896, 1898, 1900, and 1907.

It is payable on the principal value of all property (save in a few exceptional cases), whether real or personal; settled or not settled, which passes on death.

The rates of duty (which in case of real estate may be paid by instalments) are as follow:—

PRINCIPAL NET VALUE OF ESTATE.	RATE PER CENT.
Above £100, but not above £500	1
„ 500 „ „ 1,000	2
„ 1,000 „ „ 10,000	3
„ 10,000 „ „ 25,000	4
„ 25,000 „ „ 50,000	4½
„ 50,000 „ „ 75,000	5
„ 75,000 „ „ 100,000	5½
„ 100,000 „ „ 150,000	6
„ 150,000 „ „ 250,000	7
„ 250,000 „ „ 500,000	8
„ 500,000 „ „ 750,000	9
„ 750,000 „ „ 1,000,000	10
„ 1,000,000 „ „ 1,500,000	1st £1,000,000 ..... 10 Remainder 11
„ 1,500,000 „ „ 2,000,000	1st £1,000,000 ..... 10 Remainder 12
„ 2,000,000 „ „ 2,500,000	1st £1,000,000 ..... 10 Remainder 13
„ 2,500,000 „ „ 3,000,000	1st £1,000,000 ..... 10 Remainder 14
„ 3,000,000	1st £1,000,000 ..... 10 Remainder 15

Where the net value of the estate (real and personal) does not exceed £100, no duty is payable.

NOTE.—During the summer of 1909 a Finance Bill making many alterations in the Death Duties as set out on this page has been brought into Parliament, but at the time of going to press such Bill has not been passed.

Where the gross value of the estate (real and personal) exceeds £100, but does not exceed £300, the duty is only 30s., and where it exceeds £300, but does not exceed £500, only 50s.

Where the property is settled, an extra duty known as Settlement Estate Duty is in certain cases payable at the rate of 1 per cent.

Debts and funeral expenses are deducted before calculating the duty, except where the gross value of the estate does not exceed £500, and it is desired to pay the fixed duty of 30s. or 50s., as the case may be, instead of the *ad valorem* duty.

LEGACY DUTY.

This duty is regulated by 55 Geo. III., cap. 184, 51 Vict., cap. 8, and the Finance Act, 1894, and is payable in respect of personal estate (including proceeds of sale of real estate) passing on death, either under a will or in case of intestacy.

The rates of duty are as follow:—

Description of Legatee.	Rate of Duty.
Children of the deceased and their descendants, or the father or mother or any lineal ancestor of the deceased or the husbands or wives of any such persons	£1 per cent.
Brothers and sisters of the deceased and their descendants, or the husbands or wives of any such persons	£3 ,,
Brothers and sisters of the father or mother of the deceased and their descendants, or the husbands or wives of any such persons	£5 ,,
Brothers and sisters of a grandfather or grandmother of the deceased and their descendants, or the husbands or wives of any such persons	£6 ,,
Any person in any other degree of collateral consanguinity or strangers in blood to the deceased	£10 ,,

SUCCESSION DUTY.

This duty is regulated by 16 and 17 Vict., cap. 51, 51 Vict., cap. 8, and the Finance Acts, 1894 and 1896, and is payable in respect of real estate (including leaseholds) passing on death, and in certain cases in respect of settled personal estate.

Note.—During the summer of 1909 a Finance Bill making many alterations in the Death Duties as set out on this page has been brought into Parliament, but at the time of going to press such Bill had not been passed.

THE DEATH DUTIES.

The rates of duty are as follow:—

Description of Successor.	Rate of Duty.
Lineal issue or lineal ancestor of the predecessor, or the husband or wife of any such person	£1 per cent.
Brothers and sisters of the predecessor and their descendants, or the husbands or wives of any such persons	£3 „
Brothers and sisters of the father or mother of the predecessor and their descendants, or the husbands or wives of any such persons	£5 „
Brothers and sisters of a grandfather or grandmother of the predecessor and their descendants, or the husbands or wives of any such persons	£6 „
Persons of more remote consanguinity, or strangers in blood..	£10 „

Note.—Where the duty under the foregoing tables is at the rate of £1 per cent., an extra duty at the rate of 10s. per cent., and in all other cases an extra duty at the rate of £1. 10s. per cent., is leviable in respect of legacies payable out of or charged on real estate (not including leaseholds) and of successions to real estate (not including leaseholds) on deaths between the 1st July, 1888, and the 2nd August, 1894.

The husband or wife of deceased is exempt from legacy or succession duty.

Legacy duty is payable on the capital value, while succession duty is in certain cases payable on the capital value, and in other cases payable on the value of an annuity equal to the net income of the property, calculated according to the age of the successor.

Where the whole net value of the estate does not exceed £1,000, no legacy, succession, or settlement estate duty is payable.

All pecuniary legacies, residues, or shares of residue, although not of the amount of £20, are subject to duty.

In case of persons dying leaving issue, the estate duty covers all legacy and succession duty which would formerly have been paid by such issue.

In case of persons dying domiciled in the United Kingdom, legacy duty is payable on all movable property wherever situate.

In case of persons dying domiciled abroad, no legacy duty is payable on movable property.

Note.—During the summer of 1909 a Finance Bill making many alterations in the Death Duties as set out on this page has been brought into Parliament, but at the time of going to press such Bill has not been passed.

RAILWAY ACCIDENTS.

NUMBER OF PASSENGERS REPORTED AS KILLED AND INJURED IN TRAIN ACCIDENTS, WITH THE NUMBER OF PASSENGER JOURNEYS (EXCLUSIVE OF SEASON TICKETS), FOR THE YEARS 1893 TO 1908, INCLUSIVE.

Year.	Number of Passengers Killed and Injured in Train Accidents.		Number of Passenger Journeys (exclusive of Journeys by Season-ticket Holders).*
	Killed.	Injured.	
			Millions.
1893	17	484	873·2
1894	16	347	911·4
1895	5	399	929·8
1896	5	388	980·3
1897	18	324	1,030·4
1898	25	632	1,062·9
1899	14	693	1,106·7
1900	16	863	1,142·3
1901	..	476	1,172·4
1902	6	732	1,188·2
1903	25	769	1,195·3
1904	6	534	1,198·8
1905	39	396	1,199·0
1906	58	631	1,240·3
1907	18	534	1,259·5
1908	..	283	1,278·0

* The number of annual season tickets issued in 1908 was about 721,000.

NOTE.—Down to the year 1895 persons other than passengers and servants who were killed and injured in train accidents were included in one heading as passengers and others, and cannot be separated here. These, however, form a very small proportion of the numbers given. From the year 1896 inclusive the figures are for passengers only.

The average number of fatalities to passengers during the 30 years previous to 1908 was 22. The total casualties to passengers from these accidents were 283 in 1908 as compared with an average of 668 in the preceding 30 years. In the 30 years ending with 1907, 1 passenger was killed on the average in every 41,000,000 journeys and one injured in every 1,400,000 as compared with none killed and 1 in 4,500,000 injured in 1908. The risk is really less than these figures indicate, since they take no account of the journeys of season-ticket holders, the number of whom has greatly increased in recent years.

RULES BY WHICH THE PERSONAL ESTATES OF PERSONS DYING INTESTATE ARE DISTRIBUTED.

If the Intestate die, leaving	*His representatives take in the proportion following:—*
Wife and child, or children	One-third to wife, rest to child or children; and if children are dead, then to the representatives (that is, their lineal descendants), except such child or children, not heirs-at-law, who had estate by settlement of intestate, or were advanced by him in his lifetime, equal to other shares.
Wife only, no relations	Up to £500, all to wife; all above the first £500, in each case, half to wife, rest to Crown.
Wife, no near relations	Up to £500, all to wife; all above the first £500, in each case, half to wife, rest to next-of-kin in equal degree to intestate, or their legal representatives.
No wife or child	All to next-of-kin and their legal representatives.
No wife, but child, children, or representatives of them, whether such child or children by one or more wives.	All to him, her, or them.
Children by two wives	Equally to all.
If no child, children, or representatives of them	All to next-of-kin in equal degree to intestate.
Child, and grandchild by deceased child	Half to child, half to grandchild, who takes by representation.
Husband	Whole to him.
Father, and brother or sister	Whole to father.
Mother, and brother or sister	Whole to them equally.
Wife, mother, brothers, sisters, and nieces (daughters of deceased brother or sister)	Up to £500, all to wife; all above the first £500, in each case, half to wife, residue to mother, brothers, sisters, and nieces.
Wife, and father	Up to £500, all to wife; all above the first £500, in each case, half to wife, and half to father.
Wife, brothers or sisters, and mother	Up to £500, all to wife; all above the first £500, in each case, half to wife, half to brothers or sisters and mother.
Mother, but no wife, child, father, brother, sister, nephew, or niece	The whole to mother.
Wife, and mother	Up to £500, all to wife; all above the first £500, in each case, half to wife, half to mother.

RULES BY WHICH THE PERSONAL ESTATES OF PERSONS DYING INTESTATE ARE DISTRIBUTED—*continued.*

If the Intestate die, leaving	*His representatives take in the proportion following:—*
Brother or sister of whole blood, and brother or sister of half blood	Equally to both.
Posthumous brother or sister, and mother	Equally to both.
Posthumous brother or sister, and brother or sister born in lifetime of father	Equally to both.
Father's father and mother's mother	Equally to both.
Uncle or aunt's children, and brother or sister's grandchildren	Equally to all.
Grandmother uncle, or aunt	All to grandmother.
Two aunts, nephew and niece	Equally to all.
Uncle, and deceased uncle's child	All to uncle.
Uncle by mother's side, and deceased uncle or aunt's child	All to uncle.
Nephew by brother, and nephew by half-sister	Equally *per capita.**
Nephew by deceased brother, and nephews and nieces by deceased sister	Each in equal shares *per capita*, and not *per stirpes*.
Brother, and grandfather	Whole to brother.
Brother's grandson, and brother or sister's daughter	All to brother or sister's daughter.
Brother, and two aunts	All to brother.
Brother, and wife	Up to £500, all to wife; all above the first £500, in each case, half to brother, half to wife.
Wife, mother, and children of a deceased brother (or sister)	Up to £500, all to wife; all above the first £500, in each case, half to wife, a fourth to mother, and a fourth *per stirpes* to deceased brother's or sister's children.
Wife, brother, or sister, and children of a deceased brother or sister	Up to £500, all to wife; all above the first £500, in each case, half to wife, one-fourth to brother or sister, one-fourth to deceased brother's or sister's children *per stirpes*.
Brother or sister, and children of a deceased brother or sister	Half to brother or sister, half to children of deceased brother or sister *per stirpes*.
Grandfather, no nearer relation	All to grandfather.

* That is, taking individually, and not by representation. Thus, if A die, leaving three brothers or sisters, they each take an equal part of his effects in his or her own right. But if either of them die, leaving children, his children would take his share *per stirpes*, that is *through him*, and not in their own rights.

By the Act 19 and 20 Vict., cap. 94, all special *local* customs relating to the estates of intestates are abolished so far as they affect personal property.

RULES OF DIVISION, ACCORDING TO THE LAW OF SCOTLAND, OF THE MOVABLE ESTATE OF A PERSON WHO HAS DIED INTESTATE.

If a person die, leaving	*His movable estate is divided in the following proportions:—*
Wife	Half to wife, other half to deceased's next-of-kin.
Wife and child, or children	One-third to wife, remaining two-thirds to child, or among children equally.
Wife and children, and issue of predeceasing children	One-third to wife, one-third to children equally, and the remaining third between the children and the issue of the predeceasing children—the children taking *per capita*, the latter *per stirpes*.*
Wife and grandchildren	Half to wife, and half to grandchildren equally among them.
Wife, and his children by former marriages	One-third to wife, two-thirds to children equally.
Wife, and her children by last and prior marriages	One-third to wife, remaining two-thirds to *deceased*'s children.
Children	Whole to children.
Children, and issue of predeceasing children	Half to children, remaining half between children *per capita*, and issue *per stirpes*.
Grandchildren	Equally to all.
Children by two or more marriages	Equally to all.
Father	Whole to father.
Mother	One-third to mother, other two-thirds to next-of-kin.

* *Per capita*, *i.e.*, by the head; *per stirpes* (by descent), *i.e.*, through their parent and not in their own right. Where property divides *per capita*, it is divided into as many shares as there are children; where *per stirpes*, the share which would have fallen to the predeceasing parent if alive is divided equally among his children.

RULES OF DIVISION, ACCORDING TO THE LAW OF SCOTLAND, OF THE MOVABLE ESTATE OF A PERSON WHO HAS DIED INTESTATE—*continued.*

If a person die, leaving	*His movable estate is divided in the following proporiions:—*
Father and mother	Whole to father.
Father and mother, and brothers and sisters	Half to father, half to brothers and sisters equally.
Mother, and brothers and sisters	One-third to mother, remaining two-thirds to brothers and sisters.
Father, mother, brothers, or sisters, and issue of deceased brothers or sisters	Half to father, half to brothers and sisters *per capita*, and issue *per stirpes*.
Mother, brothers, or sisters, and issue of deceased brothers or sisters	One-third to mother, remaining two-thirds as in last example.
Father and mother, and their grandchildren	Half to father, other half to grandchildren equally.
Mother, and her grandchildren	One-third to mother, other two-thirds to grandchildren equally.
Father, mother, children, and grandchildren of deceased brothers or sisters	Half to father, other half between children *per capita*, and grandchildren *per stirpes*.
Mother, children, and grandchildren of deceased brothers or sisters	One-third to mother, other two-thirds among children *per capita*, and grandchildren *per stirpes*.
Brothers or sisters	Equally among them.
Brothers or sisters, and nephews or nieces	Brothers or sisters *per capita*, nephews or nieces *per stirpes*.
Nephews or nieces	Equally.
Grandnephews or nieces	Equally.
Brothers or sisters of full blood, and brothers or sisters of half-blood	Whole to brothers and sisters of full blood.
Brothers or sisters consanguinean (that is, by same father but not same mother) and brothers or sisters uterine (that is, by same mother but not by same father)	Whole to brothers and sisters consanguinean.

RULES OF DIVISION, ACCORDING TO THE LAW OF SCOTLAND, OF THE MOVABLE ESTATE OF A PERSON WHO HAS DIED INTESTATE—*continued.*

If a person die, leaving	*His movable estate is divided in the following proportions:—*
Brothers or sisters consanguinean, and uncles or aunts	Whole to brothers and sisters.
Brothers and sisters uterine, and uncles or aunts	Half to brothers and sisters, other half to uncles and aunts.
Father, mother, and uncles and aunts	Whole to father.
Father, and cousins of full blood	Whole to father.
Mother, and uncles or aunts	One-third to mother, two-thirds to uncles and aunts.
Mother, and cousins of full blood	One-third to mother, two-thirds to cousins equally.
Grandfather, and uncles and aunts	Whole to uncles and aunts.
Grandfather, grandmother, and mother	One-third to mother, two-thirds to grandfather.

Where a wife dies, survived by	*Her movable estate is divided in the following proportions:—*
Husband	Half to husband, other half to next-of-kin.
Husband and children	One-third to husband, rest to children.
Children only	Whole to children.
Children, and issue of deceased children	Half to children, other half among children *per capita*, and issue *per stirpes*.
Children by two or more marriages	Equally to all.

Illegitimate children do not succeed to their father and mother, when the latter leave no will in their favour. When an illegitimate child dies without a will, and leaves neither wife nor children, his estate falls to the Crown.

EXPECTATION OF LIFE.

Expectation of Life Tables were constructed by the late Dr. Farr, of the General Register Office, and were calculated on the death-rates of 1838-54; but since that time very important changes have occurred in the death-rates at different ages; and, consequently, new tables have been constructed by Dr. W. Ogle, who succeeded Dr. Farr, on the basis of the death-rates of 1871-80. The following table gives the results both of the older and the later calculations; the first two columns in the male and female parts, respectively, giving the survivors at each year of life out of a million born of the corresponding sex, by the older and the newer calculation, and the two other columns giving similarly the expectation of life at each year.

AGE.	MALES.				FEMALES.				AGE.
	Of 1,000,000 Born, the Number Surviving at the end of each Year of Life.		Mean After-lifetime (Expectation of Life).		Of 1,000,000 Born, the Number Surviving at the end of each Year of Life.		Mean After-lifetime (Expectation of Life).		
	1838-54.	1871-80.	1838-54.	1871-80.	1838-54.	1871-80.	1838-54.	1871-80.	
Column.	1	2	3	4	5	6	7	8	Column.
0	1,000,000	1,000,000	39·91	41·35	1,000,000	1,000,000	41·85	44·62	0
1	836,405	841,417	46·65	48·05	865,288	871,266	47·31	50·14	1
2	782,626	790,201	48·83	50·14	811,711	820,480	49·40	52·22	2
3	754,849	763,737	49·61	50·86	782,990	793,359	50·20	52·99	3
4	736,845	746,587	49·81	51·01	764,060	775,427	50·43	53·20	4
5	723,716	734,068	49·71	50·87	750,550	762,622	50·33	53·08	5
6	713,881	726,815	49·39	50·38	740,584	755,713	50·00	52·56	6
7	706,156	721,103	48·92	49·77	732,771	750,276	49·53	51·94	7
8	699,688	716,309	48·37	49·10	726,116	745,631	48·98	51·26	8
9	694,346	712,337	47·74	48·37	720,537	741,727	48·35	50·53	9
10	689,857	708,990	47·05	47·60	715,769	738,382	47·67	49·76	10
11	685,982	706,146	46·31	46·79	711,581	735,405	46·95	48·96	11
12	682,512	703,595	45·54	45·96	707,770	732,697	46·20	48·13	12
13	679,256	701,200	44·76	45·11	704,155	730,122	45·44	47·30	13
14	676,057	698,840	43·97	44·26	700,581	727,571	44·66	46·47	14

15	672,776	696,419	43·18	43·41	696,917	724,956	43·90	45·63	15
16	669,296	693,695	42·40	42·58	693,050	722,084	43·14	44·81	16
17	665,529	690,746	41·64	41·76	688,894	718,993	42·40	44·00	17
18	661,402	687,507	40·90	40·96	684,378	715,622	41·67	43·21	18
19	656,868	683,941	40·17	40·17	679,463	711,946	40·97	42·43	19
20	651,903	680,033	39·48	39·40	674,119	707,949	40·29	41·66	20
21	646,502	675,769	38·80	38·64	668,345	703,616	39·63	40·92	21
22	641,028	671,344	38·13	37·89	662,474	699,141	38·98	40·18	22
23	635,486	666,754	37·46	37·15	656,509	694,521	38·33	39·44	23
24	629,882	661,997	36·79	36·41	650,463	689,759	37·68	38·71	24
25	624,221	657,077	36·12	35·68	644,342	684,858	37·04	37·98	25
26	618,503	651,998	35·44	34·96	638,148	679,822	36·39	37·26	26
27	612,731	646,757	34·77	34·24	631,891	674,661	35·75	36·54	27
28	606,906	641,353	34·10	33·52	625,575	669,372	35·10	35·83	28
29	601,026	635,778	33·43	32·81	619,201	663,959	34·46	35·11	29
30	595,089	630,038	32·76	32·10	612,774	658,418	33·81	34·41	30
31	589,094	624,124	32·09	31·40	606,296	652,747	33·17	33·70	31
32	583,036	618,056	31·42	30·71	599,769	646,957	32·53	33·00	32
33	576,912	611,827	30·74	30·01	593,196	641,045	31·88	32·30	33
34	570,716	605,430	30·07	29·33	586,575	635,003	31·23	31·60	34
35	564,441	598,860	29·40	28·64	579,908	628,842	30·59	30·90	35
36	558,083	592,107	28·73	27·96	573,192	622,554	29·94	30·21	36
37	551,634	585,167	28·06	27·29	566,431	616,144	29·29	29·52	37
38	545,084	578,019	27·39	26·62	559,619	609,599	28·64	28·83	38
39	538,428	570,656	26·72	25·96	552,758	602,924	27·99	28·15	39
40	531,657	563,077	26·06	25·30	545,844	596,113	27·34	27·46	40
41	524,761	555,254	25·39	24·65	538,876	589,167	26·69	26·78	41
42	517,734	547,288	24·73	24·00	531,849	582,104	26·03	26·10	42
43	510,567	539,161	24·07	23·35	524,765	574,919	25·38	25·42	43
44	503,247	530,858	23·41	22·71	517,617	567,612	24·72	24·74	44

EXPECTATION OF LIFE—*continued.*

AGE.	MALES.				FEMALES.				AGE.
	Of 1,000,000 Born, the Number Surviving at the end of each Year of Life.		Mean After-lifetime (Expectation of Life).		Of 1,000,000 Born, the Number Surviving at the end of each Year of Life.		Mean After-lifetime (Expectation of Life).		
	1838-54.	1871-80.	1838-54.	1871-80.	1838-54.	1871-80.	1838-54.	1871-80.	
Column.	1	2	3	4	5	6	7	8	Column.
45	495,770	522,374	22·76	22·07	510,403	560,174	24·06	24·06	45
46	488,126	513,702	22·11	21·44	503,122	552,602	23·40	23·38	46
47	480,308	504,836	21·46	20·80	495,768	544,892	22·74	22·71	47
48	472,306	495,761	20·82	20·18	488,339	537,043	22·08	22·03	48
49	464,114	486,479	20·17	19·55	480,833	529,048	21·42	21·36	49
50	455,727	476,980	19·54	18·93	473,245	520,901	20·75	20·68	50
51	447,139	467,254	18·90	18·31	465,572	512,607	20·09	20·01	51
52	438,099	457,022	18·28	17·71	457,814	504,188	19·42	19·34	52
53	428,801	446,510	17·67	17·12	449,966	495,645	18·75	18·66	53
54	419,256	435,729	17·06	16·53	442,047	486,973	18·08	17·98	54
55	409,460	424,677	16·45	15·95	433,331	477,440	17·43	17·33	55
56	399,408	413,351	15·86	15·37	424,239	467,443	16·79	16·69	56
57	389,088	401,740	15·26	14·80	414,761	456,992	16·17	16·06	57
58	378,481	389,827	14·68	14·24	404,895	446,079	15·55	15·45	58
59	367,570	377,591	14·10	13·68	394,636	434,695	14·94	14·84	59
60	356,330	365,011	13·53	13·14	383,974	422,835	14·34	14·24	60
61	344,744	352,071	12·96	12·60	372,895	410,477	13·75	13·65	61
62	332,789	338,820	12·41	12·07	361,387	397,644	13·17	13·08	62
63	320,451	325,256	11·87	11·56	349,436	384,319	12·60	12·51	63
64	307,720	311,368	11·34	11·05	337,031	370,495	12·05	11·96	64
65	294,588	297,156	10·82	10·55	324,165	356,165	11·51	11·42	65
66	281,064	282,638	10·32	10·07	310,833	341,326	10·98	10·90	66
67	267,160	267,829	9·83	9·60	297,048	325,988	10·47	10·39	67
68	252,901	252,763	9·36	9·14	282,819	310,170	9·97	9·89	68
69	238,328	237,487	8·90	8·70	268,177	293,899	9·48	9·41	69

70	223,490	222,056	8·45	8·27	253,161	277,225	9·02	8·95	70
71	208,453	206,539	8·03	7·85	237,822	260,207	8·57	8·50	71
72	193,297	190,971	7·62	7·45	222,230	242,934	8·13	8·07	72
73	178,114	175,449	7·22	7·07	206,464	225,497	7·71	7·65	73
74	163,003	160,074	6·85	6·70	190,620	208,003	7·31	7·25	74
75	148,076	144,960	6·49	6·34	174,800	190,566	6·93	6·87	75
76	133,453	130,227	6·15	6·00	159,126	173,316	6·56	6·51	76
77	119,251	115,986	5·82	5·68	143,722	156,392	6·21	6·16	77
78	105,592	102,359	5·51	5·37	128,711	139,927	5·88	5·82	78
79	92,587	89,449	5·21	5·07	114,229	124,065	5·56	5·50	79
80	80,343	77,354	4·93	4·79	100,394	108,935	5·26	5·20	80
81	68,946	66,153	4·66	4·51	87,323	94,662	4·98	4·90	81
82	58,471	55,842	4·41	4·26	75,119	81,305	4·71	4·63	82
83	48,970	46,489	4·17	4·01	63,862	68,966	4·45	4·37	83
84	40,471	38,132	3·95	3·58	53,615	57,723	4·21	4·12	84
85	32,979	30,785	3·73	3·56	44,419	47,631	3·98	3·88	85
86	26,476	24,436	3·53	3·36	36,284	38,710	3·76	3·66	86
87	20,926	19,054	3·34	3·17	29,202	30,958	3·56	3·46	87
88	16,268	14,576	3·16	2·99	23,135	24,338	3·36	3·26	88
89	12,428	10,926	3·00	2·82	18,027	18,788	3·18	3·08	89
90	9,321	8,015	2·84	2·66	13,802	14,225	3·01	2·90	90
91	6,859	5,748	2·69	2·51	10,376	10,553	2·85	2·74	91
92	4,946	4,025	2·55	2·37	7,650	7,658	2·70	2·58	92
93	3,492	2,749	2·41	2·24	5,526	5,429	2·55	2·44	93
94	2,411	1,828	2·29	2·12	3,908	3,756	2·42	2·30	94
95	1,628	1,183	2·17	2·01	2,704	2,533	2·29	2·17	95
96	1,071	742	2·06	1·90	1,827	1,661	2·17	2·11	96
97	688	452	1·95	1·81	1,204	1,057	2·06	2·03	97
98	430	266	1·85	1·72	774	653	1·96	1·83	98
99	262	151	1·76	1·65	483	389	1·86	1·73	99
100	154	82	1·68	1·61	295	225	1·76	1·62	100

THE KING AND ROYAL FAMILY.

THE KING.—EDWARD VII., of the United Kingdom of Great Britain and Ireland, &c., King, Defender of the Faith. His Majesty was born November 9, 1841, and married, March 10, 1863, Alexandra of Denmark, born December 1, 1844; succeeded to the throne, January 22, 1901, on the death of his mother, Queen Victoria. The children of His Majesty are:—

1. His Royal Highness Prince Albert Victor, Duke of Clarence and Avondale, born January 8, 1864; died January 14, 1892.

2. His Royal Highness George Frederick Ernest Albert, PRINCE OF WALES, born June 3, 1865, married his cousin Princess Victoria May (Princess of Wales), only daughter of the Duke of Teck, July 6, 1893; has six children—Edward, born June 23, 1894; Albert, December 14, 1895; Victoria Alexandra, April 25, 1897; Henry William Frederick Albert, March 31, 1900; George, December 20, 1902; and John Charles Francis, July 12, 1905.

3. Her Royal Highness Louisa Victoria Alexandra Dagmar, born February 20, 1867, married, July 27, 1889, Alexander William George, Duke of Fife.

4. Her Royal Highness Victoria Alexandra Olga Mary, born July 6, 1868.

5. Her Royal Highness Maud Charlotte Mary Victoria, born November 26, 1869, married H.R.H. Prince Charles of Denmark, 1896.

6. His Royal Highness Alexander John Charles Albert, born April 6, 1871; died April 7, 1871.

PARLIAMENTS OF THE UNITED KINGDOM.

	Assembled.	Dissolved.	Duration.
	GEORGE III.		Yrs. m. d.
1	Sept. 27, 1796*	June 29, 1802	5 9 2
2	Oct. 29, 1802	Oct. 25, 1806	3 11 27
3	Dec. 15, 1806	April 29, 1807	0 4 14
4	June 22, 1807	Sept. 29, 1812	5 3 7
5	Nov. 24, 1812	June 10, 1818	5 6 16
6	Jan. 14, 1819	Feb. 29, 1820	1 1 15
	GEORGE IV.		
7	April 23, 1820	June 2, 1826	6 1 9
8	Nov. 14, 1826	July 24, 1830	3 8 10
	WILLIAM IV.		
9	Oct. 26, 1830	April 22, 1831	0 5 27
10	June 14, 1831	Dec. 3, 1832	1 5 9
11	Jan. 29, 1833	Dec. 30, 1834	1 11 1
12	Feb. 19, 1835	July 17, 1837	2 4 28
	VICTORIA.		Yrs. m. d.
13	Nov. 15, 1837	June 23, 1841	3 7 8
14	Aug. 19, 1841	July 23, 1847	5 11 4
15	Nov. 18, 1847	July 1, 1852	4 7 13
16	Nov. 4, 1852	Mar. 21, 1857	4 4 17
17	April 30, 1857	April 23, 1859	1 11 23
18	May 31, 1859	July 6, 1865	6 1 6
19	Feb. 1, 1866	Nov. 11, 1868	2 9 10
20	Dec. 10, 1868	Jan. 26, 1874	5 1 16
21	Mar. 5, 1874	Mar. 25, 1880	6 0 20
22	April 29, 1880	Nov. 18, 1885	5 6 20
23	Jan. 12, 1886	June 25, 1886	0 5 5
24	Aug. 5, 1886	June 28, 1892	5 10 24
25	Aug. 4, 1892	July 24, 1895	2 11 20
26	Aug. 12, 1895	Sept. 25, 1900	5 1 13
27	Dec. 3, 1900 (VICTORIA.) / Jan. 22, 1901 (EDWARD VII.)	Jan. 8, 1906	5 1 5
28	Feb. 19, 1906		

* Parliament first met after the Union with Ireland, January 22, 1801.

LIST OF ADMINISTRATIONS FROM DECEMBER, 1783.

Date.	Prime Minister.	Duration. Yrs.	Dys.	Chancellor.	Exchequer.	Home Secretary.	Foreign Sec.
Dec. 23, 1783	William Pitt	17	84	Thurlow .. Loughboro	William Pitt ..	Portland	Grenville.
Mar. 17, 1801	Hy. Addington ..	3	59	Eldon	H. Addington..	Portland, Pelham, C. Yorke	Hawkesbury.
May 15, 1804	William Pitt	1	272	Eldon	William Pitt ..	Hawkesbury ..	Harrowby. Mulgrave.
Feb. 11, 1806	Lord Grenville ..	1	48	Erskine....	Lord H. Petty..	Spencer..	Chas. J. Fox. Visct. Howick.
Mar. 31, 1807	Duke of Portland.	2	246	Eldon	S. Perceval ..	Hawkesbury ..	G. Canning.
Dec. 2, 1809	Spencer Perceval.	2	190	Eldon	S. Perceval ..	R. Ryder	Bathurst. Wellesley.
June 9, 1812	Earl of Liverpool.	14	319	Eldon	N. Vansittart.. F. J. Robinson.	Sidmouth ..... Robert Peel	Castlereagh. G. Canning.
Apr. 24, 1827	George Canning..	0	134	Lyndhurst..	G. Canning ..	Sturges Bourne. Lansdowne	Dudley.
Sept. 5, 1827	Visct. Goderich ..	0	142	Lyndhurst..	J. C. Herries ..	Lansdowne	Dudley.
Jan. 25, 1828	D. of Wellington..	2	301	Lyndhurst..	H. Goulburn ..	Robert Peel....	Dudley. Aberdeen.
Nov. 22, 1830	Earl Grey.....	3	238	Brougham..	Althorp	Melbourne	Palmerston.
July 18, 1834	Visct. Melbourne.	0	161	Brougham..	Althorp	Duncannon	Palmerston.
Dec. 26, 1834	Sir Robert Peel ..	0	113	Lyndhurst..	Sir R. Peel....	H. Goulburn ..	Wellington.
Apr. 18, 1835	Visct. Melbourne.	6	141	In Comm... Cottenham.	T. S. Rice..... F. T. Barring....	Lord J. Russell .. Normanby.....	Palmerston.
Sept. 6, 1841	Sir Robert Peel ..	4	303	Lyndhurst..	H. Goulburn ..	Sir J. Graham..	Aberdeen.
July 6, 1846	Ld. John Russell.	5	236	Cottenham. Truro.....	Sir C. Wood ..	Sir George Grey	Palmerston. Granville.
Feb. 27, 1852	Earl of Derby....	0	305	St Leonards	B. Disraeli	S. H. Walpole..	Malmesbury.
Dec. 28, 1852	Earl of Aberdeen.	2	44	Cranworth..	W. Gladstone..	Palmerston	Lord J. Russell Clarendon.
Feb. 10, 1855	Lord Palmerston.	3	15	Cranworth..	W. Gladstone.. Sir G. C. Lewis.	Sir George Grey	Clarendon.
Feb. 25, 1858	Earl of Derby....	1	113	Chelmsford.	B. Disraeli	S. H. Walpole..	Malmesbury.
June 18, 1859	Lord Palmerston.	6	141	Campbell.. Westbury..	W. Gladstone .	Sir G. C. Lewis.. Sir George Grey	Russell.
Nov. 6, 1865	Earl Russell	0	242	Cranworth..	W. Gladstone..	Sir George Grey	Clarendon.
July 6, 1866	Earl of Derby....	1	236	Chelmsford.	B. Disraeli	S. H. Walpole .. GathorneHardy	Stanley.
Feb. 27, 1868	Benjamin Disraeli	0	285	Cairns	G. W. Hunt ..	G. Hardy	Stanley.
Dec. 9, 1868	W. E. Gladstone..	5	74	Hatherley.. Selborne ..	Robert Lowe .... W. E. Gladstone.	H. A. Bruce ..... Robert Lowe	Clarendon. Granville.
Feb. 21, 1874	Benjamin Disraeli Earl Beaconsfield.	6	67	Cairns	S. Northcote ..	R. A. Cross	Derby. Salisbury.
Apr. 28, 1880	W. E. Gladstone..	5	57	Selborne ..	W. Gladstone.. H.C.E. Childers	Sir W. Harcourt	Granville.
June 24, 1885	Marq. of Salisbury	0	227	Halsbury ..	Hicks-Beach..	R. A. Cross	Salisbury.
Feb. 7, 1886	W. E. Gladstone..	0	139	Herschel ..	W. V. Harcourt	H. C. E. Childers	Rosebery.
July 24, 1886	Marq. of Salisbury	6	17	Halsbury ..	Lord Churchill G. J. Goschen..	H. Matthews ..	Iddesleigh. Salisbury.
Aug. 15, 1892 Mar. 3, 1894	W. E. Gladstone.. Earl of Rosebery..	2	313	Herschel ..	W. V. Harcourt	H. H. Asquith..	Rosebery. Kimberley
June 24, 1895 July 12, 1902	Marq. of Salisbury A. J. Balfour	11	165	Halsbury	Hicks-Beach .. C. T. Ritchie.. A. Chamberlain	Sir M. W. Ridley C. T. Ritchie .. A. Akers Douglas	Salisbury. Lansdowne. Lansdowne.
Dec. 5, 1905 April 7, 1908	Sir H. Campbell-Bannerman..... H. H. Asquith....	..	..	Loreburn	H. H. Asquith.. D. Lloyd-George	H. J. Gladstone	Sir Ed. Grey.

PRESIDENTS OF THE UNITED STATES OF AMERICA.

	YEAR.
Declaration of Independence	4th July, 1776
General Washington, first President	1789 and 1793
John Adams	1797
Thomas Jefferson	1801 and 1805
James Madison	1809 and 1813
James Monroe	1817 and 1821
John Quincy Adams	1825
General Andrew Jackson	1829 and 1833
Martin Van Buren	1837
General William Henry Harrison (died 4th April)	1841
John Tyler (previously Vice-President)	1841
James Knox Polk	1845
General Zachary Taylor (died 9th July, 1850)	1849
Millard Fillmore (previously Vice-President)	1850
General Franklin Pierce	1853
James Buchanan	1857
Abraham Lincoln (assassinated 14th April, 1865)	1861 and 1865
Andrew Johnson (previously Vice-President)	1865
General Ulysses S. Grant	1869 and 1873
Rutherford Richard Hayes, after long contest with Tilden	1877
General Garfield (shot July 2; died September 19)	1881
Chester A. Arthur, Vice-President, succeeded September 20	1881
Grover Cleveland	1885
General Benjamin Harrison	1889
Grover Cleveland	1893
William M'Kinley	1896
William M'Kinley (shot September 6th, 1901; died September 14th)	1900
Theodore Roosevelt	1901
„ „ re-elected	1904
William Howard Taft	1908

The United States of America form a Federal Republic, consisting of 45 States and 5 Territories.

WRECKS.

NUMBER AND TONNAGE OF VESSELS BELONGING TO THE UNITED KINGDOM TOTALLY LOST AT SEA, EXCLUSIVE OF VESSELS OF THE ROYAL NAVY, IN THE YEARS 1893 TO 1907.

YEARS.	SAILING.		STEAM.		TOTAL.	
	Vessels.	Tons.	Vessels.	Tons.	Vessels.	Tons.
1893	391	82,888	132	96,036	523	178,924
1894	390	70,792	149	104,126	539	174,918
1895	352	90,572	126	94,851	478	185,423
1896	326	81,217	107	94,607	433	175,824
1897	347	63,877	128	105,053	475	168,930
1898	288	52,409	125	111,686	413	164,095
1899	265	50,447	132	133,128	397	183,575
1900	253	64,005	132	95,998	385	160,003
1901	244	60,346	103	72,773	347	133,119
1902	241	45,010	94	59,325	335	104,335
1903	304	47,972	115	89,621	419	137,593
1904	201	41,141	120	101,589	321	142,730
1905	213	49,392	116	82,294	329	131,686
1906	231	50,210	126	98,004	357	148,214
1907	199	42,669	108	89,211	307	131,880

NOTE.—The losses of unregistered vessels (if any) are included in the above figures.

WRECKS.

Number of Passengers and Crew lost by Wrecks and Casualties at Sea to Vessels belonging to the United Kingdom, exclusive of Vessels of the Royal Navy, in the Years 1893 to 1907.

Years.	From Sailing Vessels.			From Steam Vessels.			Total.		
	Crew.	Passengers.	Total.	Crew.	Passengers.	Total.	Crew.	Passengers.	Total.
1893	763	57	820	634	33	667	1,397	90	1,487
1894	946	71	1,017	535	1,183	1,718	1,481	1,254	2,735
1895	955	70	1,025	385	34	419	1,340	104	1,444
1896	474	12	486	359	398	757	833	410	1,243
1897	420	9	429	408	39	447	828	48	876
1898	442	20	462	430	80	510	872	100	972
1899	484	23	507	699	102	801	1,183	125	1,308
1900	564	12	576	549	38	587	1,113	50	1,163
1901	462	15	477	327	8	335	789	23	812
1902	225	13	238	460	674	1,134	685	687	1,372
1903	339	14	353	364	22	386	703	36	739
1904	287	18	305	305	9	314	592	27	619
1905	448	11	459	328	111	439	776	122	898
1906	250	7	257	180	5	185	430	12	442
1907	334	23	357	452	89	541	786	112	898

Note.—The losses of unregistered vessels (if any) are included in the above figures.

THE TIME ALL OVER THE WORLD.

When the clock at Greenwich points to Noon the time at the various places is as follows:—

	H.	M.			
Boston, U.S.	7	18 a.m.	Copenhagen	12	50 p.m.
Dublin	11	35 a.m.	Florence	12	45 p.m.
Edinburgh	11	47 a.m.	Jerusalem	2	21 p.m.
Glasgow	11	43 a.m.	Madras	5	21 p.m.
Lisbon	11	43 a.m.	Malta	12	58 p.m.
Madrid	11	45 a.m.	Melbourne, Australia	9	40 p.m.
New York, U.S.	7	14 a.m.	Moscow	2	30 p.m.
Penzance	11	38 a.m.	Munich	12	46 p.m.
Philadelphia, U.S.	6	59 a.m.	Paris	12	9 p.m.
Quebec	7	15 a.m.	Pekin	7	46 p.m.
Adelaide, Australia	9	11 p.m.	Prague	12	58 p.m.
Amsterdam	12	19 p.m.	Rome	12	50 p.m.
Athens	1	35 p.m.	Rotterdam	12	18 p.m.
Berlin	12	54 p.m.	St. Petersburg	2	1 p.m.
Berne	12	30 p.m.	Suez	2	10 p.m.
Bombay	4	52 p.m.	Sydney, Australia	10	5 p.m.
Brussels	12	17 p.m.	Stockholm	1	12 p.m.
Calcutta	5	54 p.m.	Stuttgardt	0	37 p.m.
Capetown	1	14 p.m.	Vienna	1	6 p.m.
Constantinople	1	56 p.m.			

Hence, by a little calculation, the time for those places at any hour of our day may be ascertained. At places east of London the apparent time is later, and west of London, earlier; for uniformity sake, however, Greenwich time is kept at all railways in Great Britain and Ireland.

Total Gross Amount of Income brought under the Review of the Inland Revenue Department.

Year.	England.	Scotland.	Ireland.	United Kingdom.	Year.
	£	£	£	£	
1893–4	580,041,683	61,632,540	32,037,765	673,711,988	1893–4
1894–5	564,098,584	61,328,840	31,669,653	657,097,077	1894–5
1895–6	583,966,579	62,143,688	31,659,583	677,769,850	1895–6
1896–7	607,112,810	65,350,653	32,278,145	704,741,608	1896–7
1897–8	633,293,018	68,548,264	32,619,964	734,461,246	1897–8
1898–9	657,212,406	72,209,602	33,245,301	762,667,309	1898–9
1899–1900	682,020,599	76,213,242	33,501,572	791,735,413	1899–1900
1900–1	719,354,160	79,962,343	34,039,010	833,355,513	1900–1
1901–2	749,127,300	83,515,877	34,350,276	866,993,453	1901–2
1902–3	760,844,311	84,218,290	34,575,945	879,638,546	1902–3
1903–4	781,661,273	86,004,343	35,092,969	902,758,585	1903–4
1904–5	789,681,212	87,010,655	35,437,813	912,129,680	1904–5
1905–6	801,690,717	87,150,635	36,343,204	925,184,556	1905–6
1906–7	816,854,364	88,749,171	38,098,479	943,702,014	1906–7
*1907–8	819,532,707	89,058,336	37,987,954	946,578,997	*1907–8

* Statistics incomplete owing to a necessary change in practice following legislation.

BAROMETER INSTRUCTIONS.

COMPILED BY THE LATE ADMIRAL FITZROY, F.R.S.

The barometer should be set regularly by a duly-authorised person, about sunrise, noon, and sunset.

The words on scales of barometers should not be so much regarded for weather indications as the RISING or FALLING of the mercury; for if it stand at CHANGEABLE (29·50) and then rise towards FAIR (30·00) it presages a change of wind or weather, though not so great as if the mercury had risen higher; and, on the contrary, if the mercury stand above FAIR and then fall it presages a change, though not to so great a degree as if it had stood lower; beside which, the direction and force of wind are not in any way noticed.

It is not from the point at which the mercury may stand that we are alone to form a judgment of the state of the weather, but from its RISING or FALLING, and from the movements of immediately PRECEDING days as well as hours, keeping in mind effects of change of DIRECTION, and dryness or moisture, as well as alteration of force or strength of wind.

It should always be remembered that the state of the air FORETELLS COMING weather rather than shows the weather that is PRESENT—an invaluable fact too often overlooked—that the longer the time between the signs and the change foretold by them the longer such altered weather will last; and, on the contrary, the less the time between a warning and a change the shorter will be the continuance of such foretold weather.

If the barometer has been about its ordinary height, say near 30 inches at the sea-level, and is steady on rising, while the thermometer falls and dampness becomes less, north-westerly, northerly, north-easterly wind, or less wind, less rain or snow may be expected.

On the contrary, if a fall takes place with a rising thermometer and increased dampness, wind and rain may be expected from the south-eastward, southward, or south-westward. A fall with low thermometer foretells snow.

When the barometer is rather below its ordinary height, say down to near 29½ inches (at sea-level), a rise foretells less wind, or a change in its direction towards the northward, or less wet; but when it has been very low, about 29 inches, the first rising usually precedes or indicates strong wind—at times heavy squalls—from the north-westward, northward, or north-eastward, AFTER which violence a gradually rising glass foretells improving weather; if the thermometer falls, but if the warmth continues, probably the wind will back (shift against the sun's course), and more southerly or south-westerly wind will follow, especially if the barometer rise is sudden.

The most dangerous shifts of wind, or the HEAVIEST northerly gales, happen soon after the barometer first rises from a very low point; or if the wind veers GRADUALLY at some time afterwards.

BAROMETER INSTRUCTIONS.

Indications of approaching change of weather and the direction and force of winds are shown less by the height of the barometer than by its falling or rising. Nevertheless, a height of more than 30 (30·00) inches (at the level of the sea) is indicative of fine weather and MODERATE winds, except from east to north, OCCASIONALLY.

A rapid rise of the barometer indicates unsettled weather, a slow movement the contrary; as likewise a STEADY barometer, when continued and with dryness, foretells very fine weather.

A rapid and considerable fall is a sign of stormy weather, and rain or snow. Alternate rising and sinking indicates unsettled or threatening weather.

The greatest depressions of the barometer are with gales from S.E., S., or S.W.; the greatest deviations, with wind from N.W., N., or N.E., or with calm.

A sudden fall of the barometer, with a westerly wind, is sometimes followed by a violent storm from N.W., N., or N.E.

If a gale sets in from the E. or S.E., and the wind veers by the south, the barometer will continue falling until the wind is near a marked change, when a lull MAY occur; after which the gale will soon be renewed, perhaps suddenly and violently, and the veering of the wind towards the N.W., N., or N.E. will be indicated by a rising of the barometer, with a fall of the thermometer.

After very warm and calm weather a storm or squall, with rain, may follow; likewise at any time when the atmosphere is HEATED much above the USUAL temperature of the season.

To know the state of the air not only the barometer AND THERMOMETER, but appearances of the sky should be vigilantly watched.

SIGNS OF WEATHER.

Whether clear or cloudy, a rosy sky at sunset presages fine weather; a red sky in the morning, bad weather or much wind, perhaps rain; a grey sky in the morning, fine weather; a high dawn, wind; a low dawn, fair weather.*

Soft-looking or delicate clouds foretell fine weather, with moderate or light breezes; hard-edged, oily-looking clouds, wind. A dark, gloomy, blue sky is windy, but a light, bright blue sky indicates fine weather. Generally, the softer the clouds look, the less wind (but perhaps more rain) may be expected; and the harder, more "greasy," rolled, tufted, or ragged, the stronger the coming wind will prove. Also a bright yellow sky at sunset presages wind; a pale yellow, wet; and thus, by the prevalence of red, yellow, or grey tints, the coming weather may be foretold very nearly—indeed, if aided by instruments, almost exactly.

* A high dawn is when the first indications of daylight are seen above a bank of clouds. A low dawn is when the day breaks on or near the horizon, the first streaks of light being very low down.

BAROMETER INSTRUCTIONS.

Small inky-looking clouds foretell rain; light scud clouds driving across heavy masses show wind and rain, but if alone may indicate wind only.

High upper clouds crossing the sun, moon, or stars in a direction different from that of the lower clouds, or the wind then felt below, foretell a change of wind.

After fine, clear weather the first signs in the sky of a coming change are usually light streaks, curls, wisps, or mottled patches of white distant clouds, which increase, and are followed by an overcasting of murky vapour that grows into cloudiness. This appearance, more or less oily or watery as wind or rain will prevail, is an infallible sign.

Light, delicate, quiet tints or colours, with soft, undefined forms of clouds, indicate and accompany fine weather; but gaudy or unusual hues, with hard, definitely-outlined clouds, foretell rain, and probably strong wind.

When sea-birds fly out early and far to seaward, moderate wind and fair weather may be expected. When they hang about the land, or over it, sometimes flying inland, expect a strong wind, with stormy weather. As many creatures besides birds are affected by the approach of rain or wind, such indications should not be slighted by an observer who wishes to foresee weather.

Remarkable clearness of atmosphere near the horizon, distant objects such as hills unusually visible, or raised (by refraction),* and what is called a "good HEARING day," may be mentioned among signs of wet, if not wind, to be expected.

More than usual twinkling of the stars, indistinctness or apparent multiplication of the moon's horns, haloes, "wind-dogs" (fragments or pieces of rainbows, sometimes called "wind-galls") seen on detached clouds, and the rainbow, are more or less significant of increasing wind, if not approaching rain with or without wind.

Lastly, the dryness or dampness of the air, and its temperature (for the season), should ALWAYS be considered WITH OTHER indications of change or continuance of wind and weather.

On barometer scales the following contractions may be useful:–

RISE	FALL	
FOR	FOR	
N.E.LY	S.W.LY	When the wind shifts against the sun,
(N.W.-N.-E.)	(S.E.-S.-W.)	Trust it not, for back it will run.
DRY	WET	
OR	OR	FIRST rise after very low
LESS	MORE	Indicates a stronger blow.
WIND.	WIND.	
—	—	Long foretold—long last;
EXCEPT	EXCEPT	Short notice—soon past.
WET FROM	WET FROM	
N.ED.	N.ED.	

* Much refraction is a sign of easterly wind.

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDED SEPTEMBER 30, 1909.

(From Official Sources.)

THE OBSERVATORY, GREENWICH, KENT.—HEIGHT OF STATION ABOVE SEA LEVEL, 159 FEET.

YEAR 1908-9.	BARO-METER.	AIR TEMPERATURE.								BRIGHT SUNSHINE.			CLOUD.	RAIN AND OTHER FORMS OF PRECIPITATION.	
		MEAN OF				ABSOLUTE MINIMUM AND MAXIMUM.									
Month.	Mean Pressure, at 32° F. at Station Level.	A Mini-mum.	B Maxi-mum.	Mean of A and B.	Differ-ence from Average.	Mini-mum.	Day of Month.	Maxi-mum.	Day of Month.	Total Ob-served.	Differ-ence from Average.	Per cent. of Poss.	Mean of Observa-tions of amount at 9 a.m. and 9 p.m. (Scale 0-10).	Num-ber of Days.	Total Fall.
1908.	Ins.	Deg.	Deg.	Deg.	Deg.	Deg.		Deg.		Hrs.	Hrs.				Ins.
October	29·966	46·0	62·9	54·5	+4·1	33·0	25	79·0	2	133·0	+ 38·0	40	5·0	10	1·97
November ..	29·889	39·8	52·1	45·9	+2·5	22·0	10	59·0	1	77·0	+ 29·0	29	6·8	12	0·76
December ..	29·763	35·3	43·5	39·4	−0·2	12·0	30	54·0	13	22·0	− 11·0	9	8·5	15	2·00
1909.															
January	29·991	34·0	43·0	38·5	+0·1	21·0	28	50·0	11, 15	61·0	+ 20·0	23	7·5	12	0·77
February ..	29·965	30·9	43·5	37·2	−2·6	19·0	23	56·0	4	91·0	+ 34·0	33	6·0	9	0·63
March.....	29·355	33·8	45·5	39·6	−2·9	14·0	5	62·0	29	75·0	− 24·0	21	8·3	22	3·08
April	29·818	38·6	60·6	49·6	+1·5	29·0	2	71·0	11	250·0	+103·0	60	4·9	16	1·64
May.....	29·934	41·7	64·8	53·2	−0·6	33·0	16	84·0	22	326·0	+140·0	68	4·6	10	1·24
June	29·792	47·2	62·4	54·8	−5·5	38·0	11	74·0	19	107·0	− 90·0	22	8·2	16	3·67
July.....	29·763	52·5	70·1	61·3	−2·4	46·0	1	78·0	18	179·0	− 57·0	36	7·1	18	3·16
August	29·832	52·5	72·9	62·7	−0·2	45·0	31	86·0	12	228·0	+ 18·0	50	5·1	11	1·80
September ..	29·862	47·5	62·8	55·2	−3·0	37·0	2	71·0	6	106·0	− 49·0	28	6·3	17	2·48

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDED SEPTEMBER 30, 1909.

(From Official Sources.)

THE OBSERVATORY, BIRMINGHAM, WARWICK.—Height of Station above Sea Level, 542 Feet.

Year 1908–9.	Barometer.	Air Temperature.								Bright Sunshine.			Cloud.	Rain and other forms of Precipitation.	
		Mean of				Absolute Minimum and Maximum.									
Month.	Mean Pressure, at 32° F. at Station Level.	A Minimum.	B Maximum.	Mean of A and B.	Difference from Average.	Minimum.	Day of Month.	Maximum.	Day of Month.	Total Observed.	Difference from Average.	Per cent. of Poss.	Mean of Observations of amount at 9 a.m. and 9 p.m. (Scale 0-10).	Number of Days.	Total Fall.
1908.	Ins.	Deg.	Deg.	Deg.	Deg.	Deg.		Deg.		Hrs.	Hrs.				Ins.
October	29·542	47·3	59·1	53·2	+5·0	32·0	25	77·0	1	87·0	..	27	5·9	12	2·01
November ..	29·443	40·4	50·4	45·4	+2·7	25·0	10	58·0	11	50·0	..	20	6·6	12	1·85
December ..	29·299	34·6	42·8	38·7	0·0	14·0	30	51·0	21	21·0	..	9	7·7	18	2·06
1909.															
January	29·535	33·7	42·4	38·1	+0·3	21·0	28	50·0	10	41·0	..	16	7·4	10	1·03
February ..	29·541	32·0	42·8	37·4	−1·5	27·0	24	57·0	4	59·0	..	22	6·3	6	0·62
March.....	28·923	32·6	42·6	37·6	−3·6	19·0	3	57·0	29	43·0	..	12	7·7	17	2·96
April	29·375	39·3	57·5	48·4	+2·7	31·0	2	70·0	10	183·0	..	44	4·4	13	1·87
May.....	29·514	42·4	61·4	51·9	+1·2	32·0	1	79·0	21	227·0	..	47	5·0	11	1·66
June	29·400	46·8	59·6	53·2	−4·2	41·0	6	68·0	14	84·0	..	17	7·7	17	3·42
July.....	29·341	51·8	65·3	58·6	−1·8	45·0	2	72·0	9, 20	168·0	..	34	7·4	18	3·22
August	29·424	52·4	68·8	60·6	+1·0	46·0	28	84·0	12	181·0	..	40	5·6	14	1·87
September ..	29·464	48·2	59·0	53·6	−1·9	41·0	9	67·0	19	60·0	..	16	7·3	20	2·71

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDED SEPTEMBER 30, 1909.

(From Official Sources.)

THE OBSERVATORY, SOUTHAMPTON, HANTS.—Height of Station above Sea Level, 84 Feet.

Year 1908-9.	Barometer.	Air Temperature.								Bright Sunshine.			Cloud.	Rain and other forms of Precipitation.	
		Mean of				Absolute Minimum and Maximum.									
Month.	Mean Pressure, at 32° F. at Station Level.	A Minimum.	B Maximum.	Mean of A and B.	Difference from Average.	Minimum.	Day of Month.	Maximum.	Day of Month.	Total Observed.	Difference from Average.	Per cent. of Poss.	Mean of Observations of amount at 9 a.m. and 9 p.m. (Scale 0-10).	Number of Days.	Total Fall.
1908.	Ins.	Deg.	Deg.	Deg.	Deg.	Deg.		Deg.		Hrs.	Hrs.				Ins.
October	30·038	48·3	62·3	55·3	+4·4	33·0	25	77·0	4	125·0	+ 13·0	38	4·5	15	1·68
November ..	29·991	42·0	53·6	47·8	+2·9	28·0	10	63·0	1	94·0	+ 31·0	36	4·1	13	1·25
December ..	29·849	36·6	45·8	41·2	+0·5	16·0	30	55·0	10	36·0	− 11·0	15	7·5	21	3·81
1909.															
January	30·105	34·7	45·2	40·0	+0·2	22·0	28	52·0	17	72·0	+ 20·0	28	6·8	15	0·92
February ..	30·065	32·3	44·8	38·6	−2·6	24·0	23	56·0	4	101·0	+ 26·0	37	4·9	9	0·43
March.....	29·449	34·9	45·8	40·4	−3·2	11·0	3	59·0	29	86·0	− 40·0	24	7·0	23	3·58
April	29·917	41·3	58·1	49·7	+1·3	30·0	2	72·0	10	226·0	+ 58·0	55	4·0	11	1·30
May.....	30·021	44·0	63·5	53·8	+0·1	33·0	2	78·0	21	327·0	+108·0	69	2·4	9	1·32
June	29·891	48·8	61·9	55·4	−4·3	41·0	8	70·0	18	112·0	−100·0	23	6·8	20	5·45
July.....	29·891	53·7	67·8	60·8	−2·3	46·0	2	75·0	19	192·0	− 32·0	39	5·8	14	2·71
August	29·936	54·3	72·1	63·2	+0·8	46·0	22	85·0	12	247·0	+ 39·0	56	4·1	9	2·12
September ..	29·959	49·5	62·9	56·2	−2·1	41·0	3, 8	69·0	6	127·0	− 32·0	34	5·2	18	3·86

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDED SEPTEMBER 30, 1909.

(From Official Sources.)

THE OBSERVATORY, NORWICH (EATON), NORFOLK.—HEIGHT OF STATION ABOVE SEA LEVEL, 93 FEET.

YEAR 1908-9.	BARO-METER.	AIR TEMPERATURE.								BRIGHT SUNSHINE.			CLOUD.	RAIN AND OTHER FORMS OF PRECIPITATION.	
		MEAN OF				ABSOLUTE MINIMUM AND MAXIMUM.									
Mon	Mean Pressure, at 32° F. at Station Level.	A Mini-mum.	B Maxi-mum.	Mean of A and B.	Differ-ence from Average.	Mini-mum.	Day of Month.	Maxi-mum.	Day of Month.	Total Ob-served.	Differ-ence from Average.	Per cent. of Poss.	Mean of Observa-tions of amount at 9 a.m. and 9 p.m. (Scale 0-10).	Num-ber of Days.	Total Fall.
1908.	Ins.	Deg.	Deg.	Deg.	Deg.	Deg.		Deg.		Hrs.	Hrs.				Ins.
October	..	46·5	60·6	53·6	..	31·0	25	78·0	2	..	..	..	..	19	1·40
November ..	..	39·3	50·1	44·7	..	23·0	10	57·0	12, 22	..	..	..	..	16	1·63
December ..	..	35·4	42·1	38·8	..	23·0	28, 31	49·0	10, 17	..	..	..	..	26	1·65
1909.															
January	..	32·6	41·7	37·2	..	21·0	27	49·0	14	..	..	..	..	22	1·02
February ..	..	30·8	42·5	36·7	..	23·0	22, 23	53·0	3, 4	..	..	..	..	14	0·74
March.....	..	34·1	45·0	39·6	..	20·0	5	60·0	29	..	..	..	..	24	2·98
April	..	38·2	59·0	48·6	..	27·0	3	70·0	9, 11	..	..	..	..	14	1·36
May.....	..	41·6	62·1	51·9	..	29·0	16	80·0	22	..	..	..	..	12	1·34
June	..	47·9	60·6	54·3	..	36·0	7	71·0	20, 21	..	..	..	..	17	3·26
July.....	..	52·1	67·4	59·8	..	47·0	13	75·0	3	..	..	..	..	23	3·02
August	..	52·1	70·2	61·2	..	45·0	4	83·0	12, 15	..	..	..	..	15	1·87
September ..	..	48·1	61·6	54·9	..	40·0	10	74·0	23	..	..	..	..	20	1·80

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDED SEPTEMBER 30, 1909.

(From Official Sources.)

THE OBSERVATORY, YORK, YORKSHIRE.—Height of Station above Sea Level, 53 Feet.

Year 1908-9.	Barometer.	Air Temperature.								Bright Sunshine.			Cloud.	Rain and other forms of Precipitation.	
		Mean of				Absolute Minimum and Maximum.									
Month.	Mean Pressure, at 32° F. at Station Level.	A Minimum.	B Maximum.	Mean of A and B.	Difference from Average.	Minimum.	Day of Month.	Maximum.	Day of Month.	Total Observed.	Difference from Average.	Per cent. of Poss.	Mean of Observations of amount at 9 a.m. and 9 p.m. (Scale 0-10).	Number of Days.	Total Fall.
1908.	Ins.	Deg.	Deg.	Deg.	Deg.	Deg.		Deg.		Hrs.	Hrs.				Ins.
October	30·091	46·7	60·5	53·6	+5·6	30·0	25	78·0	1	85·0	+ 1·0	26	6·3	17	0·77
November ..	29·948	39·2	50·6	44·9	+2·3	26·0	8	57·0	12, 22	39·0	..	16	6·7	13	1·62
December ..	29·799	33·9	42·5	38·2	..	13·0	30	50·0	20	3·0	−22·0	1	7·4	27	1·87
1909.															
January	30·027	32·8	42·0	37·4	−0·3	20·0	26	52·0	18	22·0	− 8·0	9	6·4	15	0·69
February ..	30·078	32·1	43·2	37·7	−1·3	25·0	23	54·0	3	42·0	−15·0	16	6·2	9	0·70
March.....	29·463	32·7	44·7	38·7	−2·7	19·0	1	58·0	20	56·0	−46·0	15	7·6	22	3·36
April	29·884	38·5	57·5	48·0	+2·1	30·0	7	69·0	9	177·0	+41·0	42	4·2	15	2·37
May.....	30·048	42·6	61·1	51·9	+0·9	32·0	1	78·0	21	211·0	+33·0	43	4·8	12	1·48
June	29·928	46·7	61·5	54·1	−3·4	38·0	3	69·0	17, 20	112·0	−64·0	22	6·9	18	2·06
July.....	29·797	52·0	65·1	58·6	−2·1	44·0	2	71·0	13	112·0	−66·0	22	7·2	18	2·64
August	29·903	52·4	69·2	60 8	+1·1	46·0	28, 30	82·0	9	170·0	+19·0	38	4·9	15	2·86
September ..	29·989	46·6	60·7	53·7	−1·8	38·0	9	70·0	19	84·0	−36·0	22	7·4	16	1·52

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDED SEPTEMBER 30, 1909.

(From Official Sources.)

THE OBSERVATORY, MANCHESTER, LANCASHIRE.—Height of Station above Sea Level, 195 Feet.

Year 1908-9.	Barometer.	Air Temperature.								Bright Sunshine.			Cloud.	Rain and other forms of Precipitation.	
		Mean of		Mean of A and B.	Difference from Average.	Absolute Minimum and Maximum.				Total Observed.	Difference from Average.	Per cent. of Poss.	Mean of Observations of amount at 9 a.m. and 9 p.m. (Scale 0-10).	Number of Days.	Total Fall.
Month.	Mean Pressure, at 32° F. at Station Level.	A Minimum.	B Maximum.			Minimum.	Day of Month.	Maximum.	Day of Month.						
1908.	Ins.	Deg.	Deg.	Deg.	Deg.	Deg.		Deg.		Hrs.	Hrs.				Ins.
October	29·914	50·8	61·4	56·1	..	37·0	25	80·0	3	76·0	..	24	..	7	1·45
November ..	29·799	41·5	50·9	46·2	..	33·0	10	59·0	2	17·0	..	7	..	14	2·73
December ..	29·656	37·2	44·4	40·8	..	21·0	30	55·0	15	8·0	..	4	..	19	2·73
1909.															
January	29·890	35·7	43·1	39·4	..	20·0	28	51·0	18	15·0	..	6	..	14	1·82
February ..	29·927	34·7	43·4	39·1	..	30·0	28	53·0	4	45·0	..	17	..	8	1·39
March.....	29·302	35·1	44·3	39·7	..	22·0	5	56·0	29	49·0	..	13	..	18	3·03
April	29·729	41·1	56·7	48·9	..	34·2	2	68·0	10	176·0	..	42	..	14	3·01
May.....	29·887	44·5	61·0	52·8	..	34·0	1	79·0	21	191·0	..	39	..	12	1·56
June	29·774	48·2	60·9	54·6	..	41·0	7	67·0	20	115·0	..	23	..	14	2·05
July.....	29·678	53·6	63·9	58·8	..	46·0	1	73·0	2	120·0	..	24	..	21	4·63
August	29·772	53·8	67·1	60·5	..	47·0	30	78·0	8	129·0	..	29	..	16	3·13
September ..	29·836	49·3	59·5	54·4	..	42·0	9	66·0	24	65·0	..	17	..	14	2·73

RAINFALL AT THE CENTRES NAMED

From 1896 to 1908.

Year.	Truro.		Greenwich.		Cambridge.		Liverpool.		Halifax.		Carlisle.		Manchester.	
	Days it fell.	Inches.	Days it fell.	Inches.	Days it fell.	Inches.	Days it fell.	Inches.	Days it fell.	Inches.	Days it fell.	Inches.	Days it fell.	Inches.
1896.....	182	31·26	161	22·42	178	21·33	196	27·47	195	31·36	197	28·00	204	33·78
1897.....	204	46·55	169	22·13	176	21·23	190	28·47	203	34·04	188	33·44	199	35·66
1898.....	177	33·29	142	18·85	161	17·77	183	25·81	196	29·01	..	..	197	29·82
1899.....	163	34·87	141	22·34	146	18 82	188	27·85	173	34·71	187	31·18	187	30·84
1900.....	212	46·16	165	23·22	167	19·71	207	32·00	215	39·00	219	39·56	203	36·82
1901.....	199	35·40	123	20·28	126	16·24	190	24·71	192	30·90	187	29·20	172	29·54
1902.....	188	36·10	159	19·34	139	15·76	200	25·77	186	27·72	216	25·52	192	26·51
1903.....	230	52·11	179	35·54	169	30·54	224	34·43	..	57·65	236	47·24	194	37·81
1904.....	203	44·59	153	20·66	165	17·57	220	30·94	..	41·82	218	28·16	207	25·10
1905.....	188	34·08	178	23·02	180	18·99	187	25·24	187	25 94	182	24·98	225	30·98
1906.....	197	39·34	161	24·74	171	22·32	197	31·20	207	33·84	209	30·00	240	32·20
1907.....	209	42·24	143	24·17	210	23·68	187	29·51	..	42·45	211	36·49	192	30·07
1908.....	182	34·04	163	23·42	191	18·12	180	31·79	184	30·65	201	33·30	185	28·23

DAILY TIDE TABLES AT LIVERPOOL FOR THE YEAR 1910.

JANUARY.

Date.	Day.	LIVERPOOL High Water. Morn.	LIVERPOOL High Water. Aftern.
		h m	h m
1	S	2 44	3 4
2	S	3 24	3 45
3	M	4 7	4 32
4	Tu	4 59	5 29
5	W	6 2	6 38
6	Th	7 13	7 44
7	F	8 13	8 41
8	S	9 8	9 23
9	S	9 56	10 18
10	M	10 39	10 59
11	Tu	11 20	11 41
12	W	..	0 2
13	Th	0 23	0 45
14	F	1 6	1 27
15	S	1 48	2 9
16	S	2 30	2 52
17	M	3 15	3 39
18	Tu	4 4	4 31
19	W	5 0	5 34
20	Th	6 10	6 50
21	F	7 30	8 7
22	S	8 42	9 15
23	S	9 46	10 14
24	M	10 39	11 3
25	Tu	11 26	11 48
26	W	.	0 9
27	Th	0 29	0 48
28	F	1 7	1 25
29	S	1 42	1 59
30	S	2 16	2 33
31	M	2 50	3 6

FEBRUARY.

Date.	Day.	LIVERPOOL High Water. Morn.	LIVERPOOL High Water. Aftern.
		h m	h m
1	Tu	3 22	3 39
2	W	3 57	4 19
3	Th	4 44	5 14
4	F	5 48	6 29
5	S	7 10	7 50
6	S	8 27	9 1
7	M	9 32	9 59
8	Tu	10 22	10 44
9	W	11 5	11 26
10	Th	11 47	..
11	F	0 8	0 29
12	S	0 50	1 10
13	S	1 31	1 52
14	M	2 13	2 35
15	Tu	2 56	3 16
16	W	3 37	3 59
17	Th	4 25	4 55
18	F	5 33	6 19
19	S	7 7	7 53
20	S	8 35	9 12
21	M	9 43	10 10
22	Tu	10 33	10 54
23	W	11 14	11 33
24	Th	11 52	..
25	F	0 10	0 27
26	S	0 43	0 59
27	S	1 14	1 29
28	M	1 43	1 57

MARCH.

Date.	Day.	LIVERPOOL High Water. Morn.	LIVERPOOL High Water. Aftern.
		h m	h m
1	Tu	2 11	2 26
2	W	2 41	2 56
3	Th	3 12	3 30
4	F	3 51	4 17
5	S	4 47	5 24
6	S	6 13	7 5
7	M	7 50	8 32
8	Tu	9 9	9 37
9	W	10 2	10 24
10	Th	10 45	11 5
11	F	11 25	11 46
12	S	..	0 7
13	S	0 28	0 48
14	M	1 8	1 28
15	Tu	1 48	2 9
16	W	2 29	2 50
17	Th	3 11	3 34
18	F	4 1	4 33
19	S	5 13	6 1
20	S	6 55	7 44
21	M	8 27	9 4
22	Tu	9 34	9 59
23	W	10 21	10 38
24	Th	10 55	11 11
25	F	11 27	11 43
26	S	11 58	..
27	S	0 13	0 27
28	M	0 42	0 57
29	Tu	1 12	1 26
30	W	1 40	1 54
31	Th	2 8	2 23

APRIL.

Date.	Day.	LIVERPOOL High Water. Morn.	LIVERPOOL High Water. Aftern.
		h m	h m
1	F	2 40	2 59
2	S	3 20	3 44
3	S	4 15	4 52
4	M	5 38	6 28
5	Tu	7 18	8 2
6	W	8 38	9 7
7	Th	9 32	9 54
8	F	10 14	10 34
9	S	10 55	11 16
10	S	11 37	11 59
11	M	..	0 20
12	Tu	0 41	1 2
13	W	1 24	1 47
14	Th	2 9	2 32
15	F	2 55	3 19
16	S	3 47	4 20
17	S	5 1	5 49
18	M	6 39	7 25
19	Tu	8 4	8 36
20	W	9 4	9 28
21	Th	9 48	10 6
22	F	10 22	10 38
23	S	10 54	11 9
24	S	11 24	11 39
25	M	11 55	..
26	Tu	0 11	0 27
27	W	0 42	0 57
28	Th	1 12	1 28
29	F	1 45	2 2
30	S	2 20	2 40

MAY.

Date.	Day.	LIVERPOOL High Water. Morn.	LIVERPOOL High Water. Aftern.
		h m	h m
1	S	3 2	3 26
2	M	3 56	4 33
3	Tu	5 16	6 3
4	W	6 48	7 27
5	Th	8 0	8 30
6	F	8 56	9 20
7	S	9 41	10 1
8	S	10 22	10 45
9	M	11 8	11 32
10	Tu	11 56	..
11	W	0 21	0 45
12	Th	1 8	1 30
13	F	1 53	2 17
14	S	2 42	3 8
15	S	3 36	4 7
16	M	4 42	5 21
17	Tu	6 2	6 43
18	W	7 19	7 51
19	Th	8 20	8 45
20	F	9 7	9 27
21	S	9 46	10 3
22	S	10 19	10 36
23	M	10 53	11 10
24	Tu	11 26	11 43
25	W	..	0 0
26	Th	0 18	0 36
27	F	0 54	1 11
28	S	1 29	1 48
29	S	2 8	2 30
30	M	2 53	3 18
31	Tu	3 46	4 18

JUNE.

Date.	Day.	LIVERPOOL High Water. Morn.	LIVERPOOL High Water. Aftern.
		h m	h m
1	W	4 54	5 32
2	Th	6 11	6 48
3	F	7 20	7 50
4	S	8 18	8 45
5	S	9 11	9 35
6	M	9 58	10 22
7	Tu	10 48	11 15
8	W	11 41	..
9	Th	0 6	0 31
10	F	0 56	1 20
11	S	1 43	2 6
12	S	2 30	2 54
13	M	3 18	3 44
14	Tu	4 11	4 39
15	W	5 9	5 42
16	Th	6 17	6 50
17	F	7 20	7 49
18	S	8 16	8 41
19	S	9 4	9 25
20	M	9 45	10 5
21	Tu	10 25	10 44
22	W	11 3	11 22
23	Th	11 41	..
24	F	0 1	0 20
25	S	0 40	0 59
26	S	1 19	1 39
27	M	2 0	2 22
28	Tu	2 45	3 9
29	W	3 34	4 0
30	Th	4 28	4 58

Garston tides 7 minutes later than Liverpool each day.

DAILY TIDE TABLES AT LIVERPOOL FOR THE YEAR 1910—*continued.*

JULY.				AUGUST.				SEPTEMBER.				OCTOBER.				NOVEMBER.				DECEMBER.			
Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.	
		Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.
		h m	h m			h m	h m			h m	h m			h m	h m			h m	h m			h m	h m
1	F	5 31	6 6	1	M	7 24	8 2	1	Th	9 43	10 8	1	S	10 13	10 32	1	Tu	10 53	11 8	1	Th	10 57	11 14
2	S	6 42	7 15	2	Tu	8 39	9 13	2	F	10 31	10 53	2	S	10 50	11 7	2	W	11 22	11 37	2	F	11 31	11 48
3	S	7 46	8 16	3	W	9 43	10 12	3	S	11 13	11 31	3	M	11 23	11 39	3	Th	11 53	..	3	S	..	0 5
4	M	8 46	9 16	4	Th	10 37	11 1	4	S	11 49	..	4	Tu	11 55	..	4	F	0 9	0 25	4	S	0 22	0 39
5	Tu	9 45	10 13	5	F	11 25	11 48	5	M	0 7	0 25	5	W	0 10	0 25	5	S	0 40	0 55	5	M	0 57	1 15
6	W	10 39	11 5	6	S	..	0 10	6	Tu	0 42	0 58	6	Th	0 39	0 53	6	S	1 11	1 27	6	Tu	1 33	1 52
7	Th	11 31	11 57	7	S	0 31	0 51	7	W	1 13	1 28	7	F	1 7	1 24	7	M	1 43	2 1	7	W	2 12	2 34
8	F	..	0 22	8	M	1 9	1 27	8	Th	1 43	1 57	8	S	1 35	1 50	8	Tu	2 21	2 43	8	Th	2 57	3 21
9	S	0 46	1 9	9	Tu	1 45	2 2	9	F	2 12	2 27	9	S	2 6	2 23	9	W	3 7	3 36	9	F	3 48	4 19
10	S	1 31	1 52	10	W	2 18	2 35	10	S	2 42	2 58	10	M	2 42	3 2	10	Th	4 11	4 50	10	S	4 52	5 29
11	M	2 13	2 33	11	Th	2 52	3 8	11	S	3 17	3 38	11	Tu	3 26	3 57	11	F	5 34	6 21	11	S	6 7	6 44
12	Tu	2 53	3 13	12	F	3 25	3 44	12	M	4 3	4 33	12	W	4 36	5 23	12	S	7 3	7 37	12	M	7 16	7 46
13	W	3 33	3 54	13	S	4 6	4 30	13	Tu	5 13	6 1	13	Th	6 15	7 4	13	S	8 7	8 34	13	Tu	8 14	8 41
14	Th	4 16	4 40	14	S	4 57	5 30	14	W	6 51	7 37	14	F	7 46	8 21	14	M	8 57	9 18	14	W	9 7	9 32
15	F	5 6	5 35	15	M	6 8	6 51	15	Th	8 17	8 52	15	S	8 48	9 12	15	Tu	9 39	9 59	15	Th	9 56	10 21
16	S	6 7	6 41	16	Tu	7 32	8 11	16	F	9 20	9 43	16	S	9 34	9 54	16	W	10 20	10 42	16	F	10 47	11 14
17	S	7 16	7 48	17	W	8 46	9 16	17	S	10 4	10 23	17	M	10 13	10 32	17	Th	11 5	11 29	17	S	11 41	..
18	M	8 19	8 48	18	Th	9 43	10 6	18	S	10 43	11 3	18	Tu	10 51	11 11	18	F	11 54	..	18	S	0 8	0 34
19	Tu	9 15	9 40	19	F	10 28	10 49	19	M	11 22	11 42	19	W	11 32	11 54	19	S	0 18	0 42	19	M	0 59	1 23
20	W	10 3	10 24	20	S	11 9	11 28	20	Tu	..	0 2	20	Th	..	0 15	20	S	1 6	1 30	20	Tu	1 47	2 11
21	Th	10 44	11 5	21	S	11 48	..	21	W	0 21	0 41	21	F	0 36	0 57	21	M	1 55	2 20	21	W	2 35	2 58
22	F	11 25	11 46	22	M	0 8	0 28	22	Th	1 1	1 21	22	S	1 19	1 41	22	Tu	2 46	3 13	22	Th	3 22	3 47
23	S	..	0 7	23	Tu	0 48	1 7	23	F	1 41	2 1	23	S	2 4	2 27	23	W	3 43	4 16	23	F	4 14	4 43
24	S	0 27	0 47	24	W	1 27	1 46	24	S	2 21	2 42	24	M	2 52	3 19	24	Th	4 55	5 35	24	S	5 14	5 46
25	M	1 7	1 27	25	Th	2 6	2 26	25	S	3 6	3 33	25	Tu	3 52	4 33	25	F	6 18	6 56	25	S	6 19	6 53
26	Tu	1 48	2 9	26	F	2 47	3 9	26	M	4 4	4 40	26	W	5 21	6 13	26	S	7 29	7 59	26	M	7 25	7 54
27	W	2 30	2 51	27	S	3 31	3 55	27	Tu	5 27	6 22	27	Th	7 2	7 40	27	S	8 26	8 49	27	Tu	8 22	8 49
28	Th	3 13	3 35	28	S	4 23	4 57	28	W	7 13	7 59	28	F	8 14	8 43	28	M	9 10	9 30	28	W	9 14	9 37
29	F	3 58	4 24	29	M	5 38	6 25	29	Th	8 38	9 1	29	S	9 7	9 28	29	Tu	9 49	10 6	29	Th	9 58	10 18
30	S	4 53	5 25	30	Tu	7 14	7 59	30	F	9 31	9 53	30	S	9 47	10 4	30	W	10 23	10 40	30	F	10 37	10 55
31	S	6 3	6 44	31	W	8 40	9 14					31	M	10 21	10 37					31	S	11 14	11 33

Garston tides 7 minutes later than Liverpool each day.

DAILY TIDE TABLES AT GOOLE FOR THE YEAR 1910.

JANUARY.

Date.	Day.	GOOLE High Water. Morn.	GOOLE High Water. Aftern.
		h m	h m
1	S	10 45	11 7
2	☾	11 28	11 49
3	M	..	0 10
4	Th	0 32	0 55
5	W	1 21	1 53
6	Th	2 31	3 13
7	F	3 50	4 23
8	S	4 53	5 19
9	☾	5 43	6 6
10	M	6 27	6 47
11	Th	7 7	7 27
12	W	7 48	8 9
13	Th	8 30	8 50
14	F	9 10	9 29
15	S	9 49	10 10
16	☾	10 32	10 54
17	M	11 18	11 43
18	Th	..	0 8
19	W	0 33	1 0
20	Th	1 29	2 1
21	F	2 44	3 33
22	S	4 16	4 53
23	☾	5 27	5 56
24	M	6 22	6 46
25	Th	7 10	7 33
26	W	7 56	8 17
27	Th	8 37	8 55
28	F	9 11	9 27
29	S	9 43	9 59
30	☾	10 16	10 34
31	M	10 53	11 8

FEBRUARY.

Date.	Day.	GOOLE High Water. Morn.	GOOLE High Water. Aftern.
		h m	h m
1	Th	11 25	11 43
2	W	..	0 2
3	Th	0 22	0 43
4	F	1 9	1 40
5	S	2 20	3 6
6	☾	3 54	4 37
7	M	5 14	5 44
8	Th	6 9	6 31
9	W	6 52	7 13
10	Th	7 33	7 55
11	F	8 16	8 37
12	S	8 56	9 14
13	☾	9 33	9 53
14	M	10 14	10 35
15	Th	10 57	11 18
16	W	11 40	..
17	Th	0 3	0 27
18	F	0 54	1 26
19	S	2 10	3 6
20	☾	3 59	4 46
21	M	5 24	5 54
22	Th	6 19	6 41
23	W	7 2	7 22
24	Th	7 42	8 1
25	F	8 18	8 35
26	S	8 50	9 4
27	☾	9 18	9 32
28	M	9 45	9 58

MARCH.

Date.	Day.	GOOLE High Water. Morn.	GOOLE High Water. Aftern.
		h m	h m
1	Th	10 12	10 27
2	W	10 42	10 58
3	Th	11 16	11 35
4	F	11 56	..
5	S	0 19	0 45
6	☾	1 19	2 4
7	M	3 1	3 55
8	Th	4 42	5 20
9	W	5 47	6 12
10	Th	6 33	6 53
11	F	7 12	7 33
12	S	7 54	8 15
13	☾	8 35	8 54
14	M	9 12	9 30
15	Th	9 49	10 9
16	W	10 30	10 52
17	Th	11 15	11 39
18	F	..	0 5
19	S	0 33	1 7
20	☾	1 52	2 51
21	M	3 48	4 37
22	Th	5 15	5 45
23	W	6 9	6 30
24	Th	6 48	7 3
25	F	7 18	7 34
26	S	7 50	8 6
27	☾	8 21	8 35
28	M	8 49	9 2
29	Th	9 15	9 28
30	W	9 41	9 54
31	Th	10 8	10 24

APRIL.

Date.	Day.	GOOLE High Water. Morn.	GOOLE High Water. Aftern.
		h m	h m
1	F	10 42	11 2
2	S	11 24	11 48
3	☾	..	0 15
4	M	0 48	1 30
5	Th	2 21	3 20
6	W	4 10	4 50
7	Th	5 18	5 42
8	F	6 3	6 23
9	S	6 42	7 3
10	☾	7 24	7 45
11	M	8 7	8 28
12	Th	8 48	9 7
13	W	9 27	9 47
14	Th	10 9	10 32
15	F	10 56	11 22
16	S	11 50	..
17	☾	0 21	0 57
18	M	1 40	2 34
19	Th	3 28	4 12
20	W	4 48	5 14
21	Th	5 37	5 56
22	F	6 13	6 29
23	S	6 45	7 1
24	☾	7 17	7 32
25	M	7 47	8 3
26	Th	8 19	8 34
27	W	8 48	9 2
28	Th	9 15	9 29
29	F	9 45	10 2
30	S	10 22	10 43

MAY.

Date.	Day.	GOOLE High Water Morn.	GOOLE High Water Aftern.
		h m	h m
1	☾	11 7	11 31
2	M	11 59	..
3	Th	0 31	1 7
4	W	1 54	2 46
5	Th	3 32	4 10
6	F	4 41	5 7
7	S	5 30	5 50
8	☾	6 9	6 29
9	M	6 52	7 16
10	Th	7 40	8 4
11	W	8 28	8 50
12	Th	9 10	9 31
13	F	9 53	10 18
14	S	10 44	11 12
15	☾	11 41	..
16	M	0 11	0 42
17	Th	1 15	1 53
18	W	2 40	3 23
19	Th	3 59	4 30
20	F	4 56	5 18
21	S	5 37	5 55
22	☾	6 11	6 27
23	M	6 44	7 1
24	Th	7 17	7 34
25	W	7 51	8 8
26	Th	8 25	8 42
27	F	8 58	9 14
28	S	9 30	9 48
29	☾	10 9	10 32
30	M	10 56	11 23
31	Th	11 51	..

JUNE.

Date.	Day.	GOOLE High Water. Morn.	GOOLE High Water. Aftern.
		h m	h m
1	W	0 20	0 51
2	Th	1 25	2 3
3	F	2 46	3 25
4	S	4 0	4 30
5	☾	4 56	5 21
6	M	5 44	6 6
7	Th	6 30	6 56
8	W	7 23	7 49
9	Th	8 14	8 38
10	F	9 0	9 22
11	S	9 43	10 6
12	☾	10 31	10 56
13	M	11 22	11 48
14	Th	..	0 14
15	W	0 39	1 5
16	Th	1 34	2 8
17	F	2 47	3 23
18	S	3 57	4 26
19	☾	4 52	5 15
20	M	5 35	5 55
21	Th	6 14	6 33
22	W	6 52	7 11
23	Th	7 30	7 49
24	F	8 9	8 28
25	S	8 46	9 3
26	☾	9 21	9 40
27	M	10 1	10 23
28	Th	10 47	11 12
29	W	11 38	.
30	Th	0 4	0 30

Hull tides 59 minutes earlier than Goole each day.

DAILY TIDE TABLES AT GOOLE FOR THE YEAR 1910—*continued.*

JULY.				AUGUST.				SEPTEMBER.				OCTOBER.				NOVEMBER.				DECEMBER.			
Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.	
		Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.
		h m	h m			h m	h m			h m	h m			h m	h m			h m	h m			h m	h m
1	F	0 57	1 26	1	M	2 38	3 27	1	Th	5 25	5 53	1	S	6 1	6 20	1	Tu	6 45	7 1	1	Th	6 47	7 4
2	S	1 58	2 36	2	Tu	4 12	4 51	2	F	6 16	6 38	2	☽	6 39	6 57	2	W	7 16	7 30	2	F	7 21	7 39
3	☽	3 16	3 53	3	W	5 24	5 33	3	S	6 59	7 19	3	M	7 15	7 31	3	Th	7 45	8 1	3	S	7 57	8 14
4	M	4 27	4 57	4	Th	6 20	6 45	4	☽	7 38	7 57	4	Tu	7 47	8 2	4	F	8 17	8 31	4	☽	8 29	8 44
5	Tu	5 26	5 54	5	F	7 9	7 33	5	M	8 15	8 32	5	W	8 17	8 31	5	S	8 44	8 58	5	M	9 0	9 16
6	W	6 20	6 46	6	S	7 56	8 18	6	Tu	8 48	9 2	6	Th	8 44	8 57	6	☽	9 12	9 27	6	Tu	9 33	9 52
7	Th	7 12	7 39	7	☽	8 39	8 56	7	W	9 15	9 29	7	F	9 10	9 23	7	M	9 44	10 2	7	W	10 13	10 36
8	F	8 5	8 30	8	M	9 13	9 29	8	Th	9 43	9 58	8	S	9 36	9 50	8	Tu	10 23	10 46	8	Th	11 0	11 25
9	S	8 52	9 13	9	Tu	9 46	10 2	9	F	10 13	10 28	9	☽	10 7	10 25	9	W	11 11	11 39	9	F	11 52	..
10	☽	9 33	9 53	10	W	10 19	10 36	10	S	10 44	11 2	10	M	10 45	11 6	10	Th	..	0 10	10	S	0 20	0 49
11	M	10 13	10 34	11	Th	10 53	11 11	11	☽	11 22	11 43	11	Tu	11 29	11 58	11	F	0 45	1 25	11	☽	1 21	1 58
12	Tu	10 55	11 16	12	F	11 30	11 49	12	M	..	0 6	12	W	..	0 32	12	S	2 16	3 5	12	M	2 42	3 20
13	W	11 38	11 59	13	S	..	0 9	13	Tu	0 32	1 6	13	Th	1 14	2 8	13	☽	3 44	4 18	13	Tu	3 55	4 26
14	Th	..	0 19	14	☽	0 31	0 54	14	W	1 52	2 49	14	F	3 6	3 54	14	M	4 45	5 8	14	W	4 52	5 17
15	F	0 40	1 2	15	M	1 22	1 59	15	Th	3 42	4 27	15	S	4 32	4 59	15	Tu	5 28	5 47	15	Th	5 41	6 5
16	S	1 28	1 58	16	Tu	2 46	3 36	16	F	5 3	5 31	16	☽	5 23	5 44	16	W	6 7	6 28	16	F	6 29	6 55
17	☽	2 35	3 16	17	W	4 20	4 57	17	S	5 53	6 12	17	M	6 3	6 22	17	Th	6 50	7 14	17	S	7 22	7 49
18	M	3 54	4 29	18	Th	5 27	5 53	18	☽	6 31	6 50	18	Tu	6 40	6 59	18	F	7 33	8 2	18	☽	8 15	8 40
19	Tu	4 59	5 26	19	F	6 15	6 36	19	M	7 10	7 30	19	W	7 19	7 40	19	S	8 25	8 47	19	M	9 4	9 26
20	W	5 50	6 12	20	S	6 56	7 16	20	Tu	7 50	8 9	20	Th	8 1	8 21	20	☽	9 8	9 30	20	Tu	9 49	10 13
21	Th	6 32	6 52	21	☽	7 36	7 57	21	W	8 28	8 46	21	F	8 41	9 0	21	M	9 55	10 21	21	W	10 37	11 2
22	F	7 12	7 33	22	M	8 17	8 36	22	Th	9 4	9 23	22	S	9 20	9 42	22	Tu	10 48	11 18	22	Th	11 27	11 52
23	S	7 54	8 15	23	Tu	8 54	9 11	23	F	9 42	10 1	23	☽	10 5	10 29	23	W	11 48	..	23	F	..	0 17
24	☽	8 35	8 53	24	W	9 29	9 47	24	S	10 22	10 45	24	M	10 55	11 23	24	Th	0 19	0 51	24	S	0 43	1 9
25	M	9 11	9 29	25	Th	10 7	10 28	25	☽	11 10	11 37	25	Tu	11 54	..	25	F	1 26	2 11	25	☽	1 37	2 11
26	Tu	9 49	10 10	26	F	10 49	11 11	26	M	..	0 6	26	W	0 30	1 18	26	S	2 57	3 37	26	M	2 51	3 29
27	W	10 31	10 53	27	S	11 34	11 59	27	Tu	0 39	1 20	27	Th	2 6	3 4	27	☽	4 9	4 37	27	Tu	4 3	4 33
28	Th	11 16	11 39	28	☽	..	0 25	28	W	2 15	3 14	28	F	3 48	4 26	28	M	5 0	5 21	28	W	5 0	5 25
29	F	..	0 3	29	M	0 55	1 30	29	Th	4 8	4 49	29	S	4 54	5 18	29	Tu	5 40	5 58	29	Th	5 47	6 7
30	S	0 27	0 53	30	Tu	2 17	3 16	30	F	5 19	5 41	30	☽	5 38	5 56	30	W	6 14	6 30	30	F	6 26	6 44
31	☽	1 21	1 55	31	W	4 8	4 52					31	M	6 13	6 29					31	S	7 2	7 21

Hull tides 59 minutes earlier than Goole each day.

VALUE OF THE TOTAL IMPORTS AND EXPORTS OF
WITH PROPORTION THEREOF PER

The values of the Imports represent the cost, insurance, and freight; or,
values of the Exports represent the cost and the charges of delivering

Years.	Total Imports.		Exports of British Produce.	
	Total Value.	Proportion per Head of Population of United Kingdom.	Total Value.	Proportion per Head of Population of United Kingdom.
	£	£ s. d.	£	£ s. d.
1889	427,637,595	11 10 1	248,935,195	6 13 11
1890	420,691,997	11 4 6	263,530,585	7 0 7
1891	435,441,264	11 10 5	247,235,150	6 10 10
1892	423,793,882	11 2 3	*227,216,399	5 19 2
1893	404,688,178	10 10 3	218,259,718	5 13 5
1894	408,344,810	10 10 2	216,005,637	5 11 2
1895	416,689,658	10 12 6	226,128,246	5 15 4
1896	441,808,904	11 3 2	240,145,551	6 1 4
1897	451,028,960	11 5 7	234,219,708	5 17 2
1898	470,544,702	11 13 1	233,359,240	5 15 7
1899	485,035,583	11 17 11	†264,492,211	6 9 9
1900	523,075,163	12 14 3	291,191,996	7 1 6
1901	521,990,198	12 11 3	280,022,376	6 14 9
1902	528,391,274	12 11 10	283,423,966	6 15 1
1903	542,600,289	12 16 1	290,800,108	6 17 3
1904	551,038,628	12 17 6	300,711,040	7 0 6
1905	565,019,917	13 1 5	329,816,614	7 12 7
1906	607,888,500	13 18 6	375,575,338	8 12 0
1907	645,807,942	14 12 11	426,035,083	9 13 3
1908	592,953,487	13 6 3	377,103,824	8 9 4

Note.—The above Accounts are exclusive of Bullion and Specie
* Tobacco manufactured in bond was included with the Exports of Foreign
has been included under the
† Inclusive of the value of ships and boats (new) with their
these Exports was not included in

MERCHANDISE INTO AND FROM THE UNITED KINGDOM,
HEAD OF TOTAL POPULATION.

when goods are consigned for sale, the latest sale value of such goods. The
the goods on board the ship, and are known as the "free on board" values.

Exports.		Total of Imports and Exports.		Years.
Of Foreign and Colonial Produce.	Total Exports.	Total Value.	Proportion per Head of Population of United Kingdom.	
£	£	£	£ s. d.	
66,657,484	315,592,679	743,230,274	19 19 10	1889
64,721,533	328,252,118	748,944,115	19 19 7	1890
61,878,568	309,113,718	744,554,982	19 13 11	1891
*64,423,767	291,640,166	715,434,048	18 15 3	1892
58,878,552	277,138,270	681,826,448	17 14 3	1893
57,780,230	273,785,867	682,130,677	17 11 1	1894
59,704,161	285,832,407	702,522,065	17 18 3	1895
56,233,663	296,379,214	738,188,118	18 12 10	1896
59,954,410	294,174,118	745,203,078	18 12 9	1897
60,654,748	294,013,983	764,558,690	18 18 8	1898
65,042,447	329,534,658	814,570,241	19 19 7	1899
63,181,758	354,373,754	877,448,917	21 6 5	1900
67,841,892	347,864,268	869,854,466	20 18 8	1901
65,814,813	349,238,779	877,630,053	20 18 4	1902
69,573,564	360,373,672	902,973,961	21 6 3	1903
70,304,281	371,015,321	922,053,949	21 10 11	1904
77,779,913	407,596,527	972,616,444	22 10 1	1905
85,102,480	460,677,818	1,063,566,318	24 9 6	1906
91,942,084	517,977,167	1,163,785,109	26 7 10	1907
79,623,697	456,727,521	1,049,681,008	23 11 3	1908

and of Foreign Merchandise transhipped under Bond.
and Colonial Produce prior to 1892. In that and subsequent years it
head of British Produce.
machinery in 1899 and subsequent years. The value of
the returns prior to the year 1899.

INCOME TAX RATES
From 1863 to the Present Time.

From and to April 5th.	Income free under.	On £100 to £150.	On £100 and upw'ds.	Chancellor of the Exchequer.	Premier.
		Rate in the £.			
	£				
1863 to 1864..	*100	7d.		William E. Gladstone.	Viscount Palmerston.
1864 „ 1865..	Do.	6d.		Do.	Do.
1865 „ 1866..	Do.	4d.		Do.	Do.
1866 „ 1867..	Do.	4d.		Do.	Earl Russell.
1867 „ 1868..	Do.	5d.		Benjamin Disraeli.	Earl of Derby.
1868 „ 1869..	Do.	6d.		George Ward Hunt.	Benjamin Disraeli.
1869 „ 1870..	Do.	5d.		Robert Lowe.	William E. Gladstone.
1870 „ 1871..	Do.	4d.		Do.	Do.
1871 „ 1872..	Do.	6d.		Do.	Do.
1872 „ 1873..	Do.	4d.		Do.	Do.
1873 „ 1874..	Do.	3d.		Do.	Do.
1874 „ 1876..	Do.	2d.		Sir Stafford Northcote.	Benjamin Disraeli.
1876 „ 1878..	†150	3d.		Do.	Earl of Beaconsfield.
1878 „ 1880..	Do.	5d.		Do.	Do.
1880 „ 1881..	Do.	6d.		William E. Gladstone.	William E. Gladstone.
1881 „ 1882..	Do.	5d.		Do.	Do.
1882 „ 1883..	Do.	6½d.		Do.	Do.
1883 „ 1884..	Do	5d.		Hugh C. E. Childers.	Do.
1884 „ 1885..	Do.	6d.		Do.	Do.
1885 „ 1886..	Do.	8d.		Sir M. Hicks-Beach.	Marquis of Salisbury.
1886 „ 1887..	Do.	8d.		Sir William Harcourt.	William E. Gladstone.
1886 „ 1887..	Do.	8d.		Lord Rand. Churchill.	Marquis of Salisbury.
1887 „ 1888..	Do.	7d.		G. J. Goschen.	Do.
1888 „ 1892..	Do.	6d.		Do.	Do.
1892 „ 1893..	Do.	6d.		Sir W. Harcourt.	William E. Gladstone.
1893 „ 1894..	Do.	7d.		Do.	Do.
1894 „ 1895..	‡160	8d.		Do.	Earl Rosebery.
1895 „ 1898..	Do.	8d.		Sir M. Hicks-Beach.	Marquis of Salisbury.
1898 „ 1900..	§Do.	8d.		Do.	Do.
1900 „ 1901..	§Do.	1s.		Do.	Do.
1901 „ 1902..	§Do.	1s. 2d.		Do.	Do.
1902 „ 1903..	§Do.	1s. 3d.		Do.	Do.
1902 „ 1903..	§Do.	1s. 3d.		C. T. Ritchie.	A. J. Balfour.
1903 „ 1904..	§Do.	11d.		Do.	Do.
1904 „ 1905..	§Do.	1s.		A. Chamberlain.	Do.
1905 „ 1906..	§Do.	1s.		Do.	Do.
1906 „ 1907..	§Do.	1s.		H. H. Asquith.	Sir H. C'mpb'll-B'nnerm'n
1907 „ 1908..	§Do.	On £2,000 & under, 9d.	Over £2,000, 1s.	Do.	Do.
1908 „ 1909..	§Do.	Do.	Do.	D. Lloyd-George.	H. H. Asquith.
1909 „ 1910..	¶	¶	¶	Do.	Do.

* Differential rate upon scale of incomes abolished. Incomes under £100 are exempt; and incomes of £100 and under £199 per annum have an abatement from the assessment of £60:—thus, £100 pays on £40; £160 upon £100; £199 upon £139; but £200 pays on £200.

† Under £150 exempt; if under £400 the tax is not chargeable upon the first £120.

‡ Under £160 exempt; if under £400 the tax is not chargeable upon the first £160; above £400 and up to £500, an abatement of £100.

§ Exemption may be claimed when the income from all sources does not exceed £160 per annum. Abatement of duty on £160 may be claimed when the income exceeds £160, but does not exceed £400; on £150 when the income exceeds £400, but does not exceed £500; on £120 when the income exceeds £500, but does not exceed £600; and on £70 when the income exceeds £600, but does not exceed £700.

‖ The rate of 9d. does not apply to unearned increment.

¶ At the time of going to press the Finance Bill was not passed, hence the omission of the rates.

LIST OF PUBLIC ACTS OF PARLIAMENT.

9 EDWARD VII.—A.D. 1909.

The figures before each Act denote the chapter.

1. Consolidated Fund (No. 1).
2. Consolidated Fund (No. 2).
3. Army (Annual).
4. Indian Councils.
5. Appropriation.
6. Public Works Loans.
7. Labour Exchanges.
8. Trawling in Prohibited Areas (Prevention).
9. South Africa Union.
10. Superannuation.
11. Judicature (Rule Committee).
12. Marine Insurance (Gambling Policies).
13. Local Education Authorities (Medical Treatment).
14. Assistant Postmaster-General.
15. Board of Agriculture and Fisheries.
16. Workmen's Compensation (Anglo-French) Convention.
17. Metropolitan Ambulances.
18. Naval Establishments in British Possessions.
19. Colonial Naval Defence.
20. Telegraph (Arbitration).
21. Irish Handloom Weavers.
22. Trade Boards.
23. Board of Trade.
24. Merchandise Marks (Ireland).
25. Fisheries (Ireland).
26. Diseases of Animals.
27. Prisons (Scotland).
28. Summary Jurisdiction (Scotland) Amendment.
29. Education (Administrative Provisions).
30. Cinematograph.
31. Weeds and Agricultural Seeds (Ireland).
32. Health Resorts and Watering Places (Ireland).
33. Wild Animals in Captivity Protection (Scotland).
34. Electric Lighting.
35. Police (Liverpool Inquiry).
36. Local Registration of Title (Ireland).
37. Motor Cars (International Circulation).
38. County Council (Mortgages).
39. Oaths.
40. Police.
41. Naval Discipline.
42. Irish Land.
43. Revenue.
44. Housing, Town Planning, &c.
45. Isle of Man Customs.
46. Expiring Laws Continuance.
47. Development and Road Improvement Funds.
48. Asylum Officers' Superannuation.
49. Assurance Companies.

TABLE

SHOWING THE NUMBER OF DAYS BETWEEN ANY TWO DATES; ALSO SHOWING THE NUMBER OF DAYS FROM ANY DAY THROUGHOUT THE YEAR TO THE 31ST OF DECEMBER, THE USUAL PERIOD TO WHICH INTEREST IS CALCULATED.

JANUARY.			FEBRUARY.			MARCH.			APRIL.			MAY.			JUNE.		
Jan.	Number.	Days to Dec. 31.	Feb.	Number.	Days to Dec. 31.	Mar.	Number.	Days to Dec. 31.	April	Number.	Days to Dec. 31.	May.	Number.	Days to Dec. 31.	June	Number.	Days to Dec. 31.
1	1	364	1	32	333	1	60	305	1	91	274	1	121	244	1	152	213
2	2	363	2	33	332	2	61	304	2	92	273	2	122	243	2	153	212
3	3	362	3	34	331	3	62	303	3	93	272	3	123	242	3	154	211
4	4	361	4	35	330	4	63	302	4	94	271	4	124	241	4	155	210
5	5	360	5	36	329	5	64	301	5	95	270	5	125	240	5	156	209
6	6	359	6	37	328	6	65	300	6	96	269	6	126	239	6	157	208
7	7	358	7	38	327	7	66	299	7	97	268	7	127	238	7	158	207
8	8	357	8	39	326	8	67	298	8	98	267	8	128	237	8	159	206
9	9	356	9	40	325	9	68	297	9	99	266	9	129	236	9	160	205
10	10	355	10	41	324	10	69	296	10	100	265	10	130	235	10	161	204
11	11	354	11	42	323	11	70	295	11	101	264	11	131	234	11	162	203
12	12	353	12	43	322	12	71	294	12	102	263	12	132	233	12	163	202
13	13	352	13	44	321	13	72	293	13	103	262	13	133	232	13	164	201
14	14	351	14	45	320	14	73	292	14	104	261	14	134	231	14	165	200
15	15	350	15	46	319	15	74	291	15	105	260	15	135	230	15	166	199
16	16	349	16	47	318	16	75	290	16	106	259	16	136	229	16	167	198
17	17	348	17	48	317	17	76	289	17	107	258	17	137	228	17	168	197
18	18	347	18	49	316	18	77	288	18	108	257	18	138	227	18	169	196
19	19	346	19	50	315	19	78	287	19	109	256	19	139	226	19	170	195
20	20	345	20	51	314	20	79	286	20	110	255	20	140	225	20	171	194
21	21	344	21	52	313	21	80	285	21	111	254	21	141	224	21	172	193
22	22	343	22	53	312	22	81	284	22	112	253	22	142	223	22	173	192
23	23	342	23	54	311	23	82	283	23	113	252	23	143	222	23	174	191
24	24	341	24	55	310	24	83	282	24	114	251	24	144	221	24	175	190
25	25	340	25	56	309	25	84	281	25	115	250	25	145	220	25	176	189
26	26	339	26	57	308	26	85	280	26	116	249	26	146	219	26	177	188
27	27	338	27	58	307	27	86	279	27	117	248	27	147	218	27	178	187
28	28	337	28	59	306	28	87	278	28	118	247	28	148	217	28	179	186
29	29	336				29	88	277	29	119	246	29	149	216	29	180	185
30	30	335				30	89	276	30	120	245	30	150	215	30	181	184
31	31	334				31	90	275				31	151	214			

TABLE

SHOWING THE NUMBER OF DAYS BETWEEN ANY TWO DATES, &c.—*continued.*

JULY.			AUGUST.			SEPTEMBER.			OCTOBER.			NOVEMBER.			DECEMBER.		
July.	Number.	Days to Dec. 31.	Aug.	Number.	Days to Dec. 31.	Sept.	Number.	Days to Dec. 31.	Oct.	Number.	Days to Dec. 31.	Nov.	Number.	Days to Dec. 31.	Dec	Number.	Days to Dec. 31.
1	182	183	1	213	152	1	244	121	1	274	91	1	305	60	1	335	30
2	183	182	2	214	151	2	245	120	2	275	90	2	306	59	2	336	29
3	184	181	3	215	150	3	246	119	3	276	89	3	307	58	3	337	28
4	185	180	4	216	149	4	247	118	4	277	88	4	308	57	4	338	27
5	186	179	5	217	148	5	248	117	5	278	87	5	309	56	5	339	26
6	187	178	6	218	147	6	249	116	6	279	86	6	310	55	6	340	25
7	188	177	7	219	146	7	250	115	7	280	85	7	311	54	7	341	24
8	189	176	8	220	145	8	251	114	8	281	84	8	312	53	8	342	23
9	190	175	9	221	144	9	252	113	9	282	83	9	313	52	9	343	22
10	191	174	10	222	143	10	253	112	10	283	82	10	314	51	10	344	21
11	192	173	11	223	142	11	254	111	11	284	81	11	315	50	11	345	20
12	193	172	12	224	141	12	255	110	12	285	80	12	316	49	12	346	19
13	194	171	13	225	140	13	256	109	13	286	79	13	317	48	13	347	18
14	195	170	14	226	139	14	257	108	14	287	78	14	318	47	14	348	17
15	196	169	15	227	138	15	258	107	15	288	77	15	319	46	15	349	16
16	197	168	16	228	137	16	259	106	16	289	76	16	320	45	16	350	15
17	198	167	17	229	136	17	260	105	17	290	75	17	321	44	17	351	14
18	199	166	18	230	135	18	261	104	18	291	74	18	322	43	18	352	13
19	200	165	19	231	134	19	262	103	19	292	73	19	323	42	19	353	12
20	201	164	20	232	133	20	263	102	20	293	72	20	324	41	20	354	11
21	202	163	21	233	132	21	264	101	21	294	71	21	325	40	21	355	10
22	203	162	22	234	131	22	265	100	22	295	70	22	326	39	22	356	9
23	204	161	23	235	130	23	266	99	23	296	69	23	327	38	23	357	8
24	205	160	24	236	129	24	267	98	24	297	68	24	328	37	24	358	7
25	206	159	25	237	128	25	268	97	25	298	67	25	329	36	25	359	6
26	207	158	26	238	127	26	269	96	26	299	66	26	330	35	26	360	5
27	208	157	27	239	126	27	270	95	27	300	65	27	331	34	27	361	4
28	209	156	28	240	125	28	271	94	28	301	64	28	332	33	28	362	3
29	210	155	29	241	124	29	272	93	29	302	63	29	333	32	29	363	2
30	211	154	30	242	123	30	273	92	30	303	62	30	334	31	30	364	1
31	212	153	31	243	122				31	304	61				31	365	

Table Showing the Number of Days from any Day of one Month to the same Day of any other Month.

NUMBER OF DAYS FROM DAY TO DAY.

From to	Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
January ..	365	31	59	90	120	151	181	212	243	273	304	334
February..	334	365	28	59	89	120	150	181	212	242	273	303
March....	306	337	365	31	61	92	122	153	184	214	245	275
April.....	275	306	334	365	30	61	91	122	153	183	214	244
May	245	276	304	335	365	31	61	92	123	153	184	214
June.....	214	245	273	304	334	365	30	61	92	122	153	183
July.....	184	215	243	274	304	335	365	31	62	92	123	153
August ...	153	184	212	243	273	304	334	365	31	61	92	122
September	122	153	181	212	242	273	303	334	365	30	61	91
October ..	92	123	151	182	212	243	273	304	335	365	31	61
November.	61	92	120	151	181	212	242	273	304	334	365	30
December.	31	62	90	121	151	182	212	243	274	304	335	365

Example of Use of Table:—To find the number of days *from* 16th August to 27th February. Find August in the side column and February at the top; the number at the intersection, viz., 184, is the number of days from 16th August to 16th February; and 11 (the difference between 16 and 27), and the sum 195 is the number required. Similarly, the number from 16th August to 5th February is 184 less 11, or 173.

TERMS AND ABBREVIATIONS COMMONLY USED IN BUSINESS.

A/c .....Account.
C .....Currency.
$ .....A dollar.
E. E. .....Errors excepted.
E. & O. E. ..Errors and omissions excepted.
F. O. B. ....Free on board (delivered on deck without expense to the ship).
F. P. A. ....Free of particular average.
INST. .....Present month.
PROX. .....Next month.
ULT. .....Last month.
D/D .....Days after date.
M/D .....Months after date.
D/S .....Days after sight.
% .....Per cent.
@ ℔ lb .....At per pound.
B/L .....Bill of lading.
AD VALOREM ..According to value.
AFFIDAVIT ....Statement on oath.
AFFIRMATION..Statement without an oath.
AGIO .....The premium borne by a better sort of money above an inferior.
ASSETS .....A term for property in contradistinction to liabilities.
BANCO.....A continental term for bank money at Hamburg and other places.

DEAD FREIGHT.—The damage payable by one who engages to load a ship fully, and fails to do so.

DEVIATION, in marine insurance, is that divergence from the voyage insured which releases the underwriter from his risk.

DISCOUNT.—An allowance made for payment of money before due.

POLICY.—The document containing the contract of insurance. A *Valued Policy* is when the interest insured is valued. An *Open Policy* is one in which the amount is left for subsequent proof. In an open policy where the value shipped does not equal the value insured, the difference is termed *over insurance;* and the proportionable amount of premium returnable to the insurer is called a *return for short interest.*

PRIMAGE.—A small allowance for the shipmaster's care of goods, now generally included in the freight.

PRO RATA.—Payment in proportion to the various interests concerned.

QUID PRO QUO.—Giving one thing for another.

RESPONDENTIA.—A contract of loan by which goods in a ship are hypothecated to the lender, as in bottomry.

ULLAGE.—The quantity a cask wants of being full.

PRINCIPAL ARTICLES OF THE CALENDAR,

For the Year 1910.

Golden Number	11	Dominical Letter	B
Solar Cycle	15	Roman Indiction	8
Epact	19		

Year 6623 of the Julian Period.
„ 1914 from the Birth of Christ.
„ 2663 „ „ Foundation of Rome according to Varron.
„ 7418 of the World (Constantinopolitan account).
„ 7402 „ „ (Alexandrian account).
„ 5671 of the Jewish Era commences on October 4th, 1910.
„ 1328 of the Mahommedan Era commences on January 13th, 1910.
Ramadân (Month of Abstinence observed by the Turks) commences on September 6th, 1910.

FIXED AND MOVABLE FESTIVALS, ANNIVERSARIES, ETC.

Epiphany	Jan. 6	Ascension Day	May 5
Septuagesima Sunday	„ 23	Pentecost—Whit Sunday	„ 15
Quinquagesima Sunday	Feb. 6	Trinity Sunday	„ 22
Ash Wednesday	„ 9	St. John Baptist—Midsummer Day	June 24
First Sunday in Lent	„ 13	St. Michael—Michaelmas Day	Sept. 29
St. Patrick	Mar. 17	King Edward VII. born (1841)	Nov. 9
Palm Sunday	„ 20	St. Andrew	„ 30
Lady Day	„ 25	Christmas Day (Sunday)	Dec. 25
Good Friday	„ 25		
Easter Sunday	„ 27		

THE FOUR QUARTERS OF THE YEAR.

		H.	M.	
Spring Quarter begins	March 21st	0	3	afternoon.
Summer „ „	June 22nd	7	49	morning.
Autumn „ „	September 23rd	10	31	afternoon.
Winter „ „	December 22nd	5	12	afternoon.

REGISTERS OF BIRTHS, MARRIAGES, AND DEATHS.

These are now kept at Somerset House, and may be searched on payment of the fee of one shilling. If a certified copy of any entry be required, the charge for that, in addition to the shilling for the search, is two shillings and sevenpence, which includes a penny for stamp duty. The registers contain an entry of births, deaths, and marriages since 1st July, 1837.

BANK HOLIDAYS, 1910.

ENGLAND.

Easter Monday	March 28
Whit Monday	May 16
First Monday in August	August 1
Boxing Day (Monday)	December 26

SCOTLAND.

New Year	January 1
Good Friday	March 25
First Monday in May	May 2
First Monday in August	August 1
Boxing Day	December 26

LAW SITTINGS, 1910.

	Begin	End
Hilary Sittings	January 11	March 23
Easter „	April 5	May 13
Trinity „	May 24	July 30
Michael. „	Oct. 12	December 21

ECLIPSES, 1910.

In the year 1910 there will be two Eclipses of the Sun and two of the Moon:—

A Total Eclipse of the Sun, May 9th, invisible at Greenwich.

A Total Eclipse of the Moon, May 24th, partly visible at Greenwich.

A Partial Eclipse of the Sun, November 1st—2nd, invisible at Greenwich.

A Total Eclipse of the Moon, November 16th—17th, visible at Greenwich.

Calendar for 1910.

January.						
S	...	2	9	16	23	30
M	...	3	10	17	24	31
Tu	...	4	11	18	25	...
W	...	5	12	19	26	...
Th	...	6	13	20	27	...
F	...	7	14	21	28	...
S	1	8	15	22	29	...

February.						
S	...	6	13	20	27	
M	...	7	14	21	28	
Tu	1	8	15	22	...	
W	2	9	16	23	...	
Th	3	10	17	24	...	
F	4	11	18	25	...	
S	5	12	19	26	...	

March.						
S	...	6	13	20	27	
M	...	7	14	21	28	
Tu	1	8	15	22	29	
W	2	9	16	23	30	
Th	3	10	17	24	31	
F	4	11	18	25	...	
S	5	12	19	26	...	

April.						
S	...	3	10	17	24	
M	...	4	11	18	25	
Tu	...	5	12	19	26	
W	...	6	13	20	27	
Th	...	7	14	21	28	
F	1	8	15	22	29	
S	2	9	16	23	30	

May.						
S	1	8	15	22	29	
M	2	9	16	23	30	
Tu	3	10	17	24	31	
W	4	11	18	25	...	
Th	5	12	19	26	...	
F	6	13	20	27	...	
S	7	14	21	28	...	

June.						
S	...	5	12	19	26	
M	...	6	13	20	27	
Tu	...	7	14	21	28	
W	1	8	15	22	29	
Th	2	9	16	23	30	
F	3	10	17	24	...	
S	4	11	18	25	...	

July.						
S	...	3	10	17	24	31
M	...	4	11	18	25	...
Tu	...	5	12	19	26	...
W	...	6	13	20	27	...
Th	...	7	14	21	28	...
F	1	8	15	22	29	...
S	2	9	16	23	30	...

August.						
S	...	7	14	21	28	
M	1	8	15	22	29	
Tu	2	9	16	23	30	
W	3	10	17	24	31	
Th	4	11	18	25	...	
F	5	12	19	26	...	
S	6	13	20	27	...	

September.						
S	...	4	11	18	25	
M	...	5	12	19	26	
Tu	...	6	13	20	27	
W	...	7	14	21	28	
Th	1	8	15	22	29	
F	2	9	16	23	30	
S	3	10	17	24	...	

October.						
S	...	2	9	16	23	30
M	...	3	10	17	24	31
Tu	...	4	11	18	25	...
W	...	5	12	19	26	...
Th	...	6	13	20	27	...
F	...	7	14	21	28	...
S	1	8	15	22	29	...

November.						
S	...	6	13	20	27	
M	...	7	14	21	28	
Tu	1	8	15	22	29	
W	2	9	16	23	30	
Th	3	10	17	24	...	
F	4	11	18	25	...	
S	5	12	19	26	...	

December.						
S	...	4	11	18	25	
M	...	5	12	19	26	
Tu	...	6	13	20	27	
W	...	7	14	21	28	
Th	1	8	15	22	29	
F	2	9	16	23	30	
S	3	10	17	24	31	

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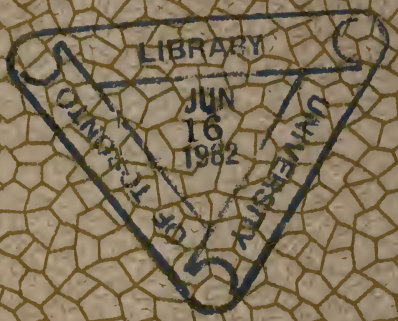
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